

F-6

Volume 3 #1 & 2  
Whole # 9 & 10

the only thing I see is a page 1 - 6626

# the Check



# List

## Check Collector's Round Table

Volume III Number 1 Issue #9 January 1972  
Published by Robert Flaig P.O. Box 27112 Cincinnati, Ohio 45227

Pay-Table-Office, 21 May 1783

S I R,

PLEASE to secure to

the Payment of

*John Carter*  
*Twenty Pounds One Shilling*  
*Five Pence*

being the Balance found due to him  
for Service in the Continental Army in the Year 1781  
Agreeable to Act of Assembly---and Charge the State.

*L. 20..1..5*

JOHN LAWRENCE, Esq; Treasurer.

*10:08 1/2*

Commit-  
tee.

Revolutionary War era check, forerunner to the billions of checks (A)  
produced in America. The endorsement on the above and additional  
examples will be found starting on page 3. From the collection of  
Phil H. Snyder.

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### C.C.R.T. AND T.C.L. INFORMATION

CCRT membership dues is \$3.50 per year and includes four issues of THE CHECK LIST mailed 3rd class. First Class mailing add \$2.00. First Class Mail must be used to foreign destinations - Canada and Mexico add \$2.00 to dues, all others add \$3.50. Remittance must be in U.S. funds.

THE CHECK LIST is issued quarterly with mailing dates as follows: January 31, April 30, July 31, and October 31.

Closing date for receiving material for publication is 30 days prior to mailing date.

Articles, clippings, news items, book reviews, comments and suggestions are solicited and always welcome.

Advertising rates are available from the publisher. Rate sheets will be included with one issue of TCL during the year.

Neither the publisher or CCRT assumes responsibility for transactions between members or members and other parties.

The views expressed in material received and published or included as a supplement may or may not be in accord with those of the publisher and his staff.

A complete membership roster will be issued once a year with supplemental rosters added on a quarterly basis.

\* \* \* \* \*

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REVOLUTIONARY WAR ERA CHECK FORERUNNERS  
AND PAY ORDERS

Pg. 3  
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Phil Snyder (UCRT #148) CHASCO, Inc. 321 Broadway, N.Y., N.Y. 10007

These historical payments for military supplies and salary for soldiers of the Continental Army are among the earliest check forms produced in America. Most printed checks of the time were made overseas. These have been endorsed on the backs as are modern checks!

(For identification purposes the face of the document is assigned a letter, the reverse endorsement is assigned the same letter with the addition of a small letter "r" so as to identify each endorsement with the face of the proper document.

9484  
Cliver Wolcott, Jr.  
John Carter  
21 May 1783

Cliver Wolcott, Jr.  
Auditor of U.S. Treasury 1789-91  
Comptroller of U.S. Treasury 1791-95  
U.S. Secretary of Treasury 1795-1800  
Governor of Connecticut 1817-27

Cliver Wolcott, Jr.  
Auditor of U.S. Treasury  
Comptroller of U.S. Treasury  
U.S. Secretary of Treasury  
Governor of Connecticut

A-r

The above is the endorsement as it appears on the reverse of the 1783 pay order illustrated on the front cover. Vertical writing identifies the maker of the document - Signed Cliver Wolcott, Jr., Auditor of U.S. Treasury 1789-91; Comptroller of U.S. Treasury 1791-95; U.S. Secretary Treasury (succeeding Hamilton) 1795-1800; Governor of Connecticut 1817-27.

Jan. 72

Sir

P

Please to secure to Mr David Bellamy  
the payment of Fifty pounds Loaned Money agreeable to  
act of Assembly it being for supplies furnished the Govt. Army  
and charge the State

B

P

Payable Office 25. April 1792

£50m

Oliver Wolcott Esq.

Eliza Wales

com

John Lawrence Esq.

Treasurer

London

Received

of £50.00.0

to Mr David Bellamy

April 25. 1792

22/10

John Lawrence a note in the name  
of David Bellamy in full  
David Bellamy

July 7

John

11-18-89

W. Wallace Smith  
C. F. C.

*(faint handwritten notes)*

Wm. H. Miller

F. L. C.  
Jan. 72

or 4611

Order

Wm. L. Brown

Oct. 10 June 1876

£ 10. 10. 0

Wm. L. Brown  
1876

Has 10 pounds of brown and white paper  
from the station where you sell paper and  
J. J. Hubbard



Dear Sir (ap. David Holmes, or other)  
I have the honor to acknowledge the receipt of your  
letter of the 11th inst. and in reply to inform you that  
the same has been forwarded to the proper authorities  
for their consideration. I am, Sir, very respectfully,  
Yours, &c.

Very truly  
Yours  
L. M. S.

Wm. Lawrence Esq. Secy.

Pro. 20 May 1771 of Inca. Lawrence Legality. Legat.  
Pro. 21 June 1771 of Inca. Lawrence Legality. Legat.

Shubert (Chief)

Order No. 163  
Capt. David Holmes  
£ 00. 0. 3  
Dated 28 May 1771

added 1/2 p. 1771  
Edith

The Holiday Season brought many beautiful cards of greeting and personal notes of good wishes for which your editor and his wife are most appreciative. This past year has been good to us and to CCRT; we have grown and prospered together. We thank all who have joined with us in one way or another for making 1971 a great year. We are also happy for the many new friends we have made through our involvement with CCRT. To each and every member we wish you good health and the very best in the months to come.

I'm not going to take up the amount of space I did in the last issue discussing our whole idea about distributing the CCRT work load. In a few words as possible I'll give you the current facts.

It's great just to see the names published at the beginning of this issue. Some of the names could have been there from our beginning, others are rather new. All this is to say we now have proof more members are getting involved with the workings of CCRT - To say your editor is gratified is putting it mildly.

Our Evaluation Committee, as discussed in our last issue, has had one complete round of communications. We also took advantage of the thoughts and ideas from our meeting this past August in Washington. From all this and our discussions in TCL we have made real progress toward dividing the work and filling the positions as listed under "Participating Members".

No decision has been made as to whether we should become a more formal organization with a complete slate of officers with bylaws etc. While there are advantages to this, there are also a number of disadvantages. At this particular time we'll do nothing more on this score even though it does not alter the fact that the work for such offices has been, and is still with us. The Evaluation Committee has brought this into sharp focus.

I am happy to report that one of the positions reported on in the last issue is now in the capable hands of Larry Adams. Larry has graciously accepted the position of Membership Secretary. See further information under "Membership Secretary Report" which gives the duties of the office, etc.

Mr. Frank M. Crowther of Warwick, R.I. has accepted the position of Educational Certificate Chairman. We welcome Frank to our group of Participating members. More details on this will be found elsewhere in this issue. We hope to get this program going in the near future. Frank is also assisting your editor in locating material published in other publications that is of interest to our hobby.

Thanks to our many members who have obtained new members for CCRT during this past year. We appreciate your efforts and hope they will continue whether you sign up one member or a dozen. Perhaps one of the leaders in this activity is Larry Adams. I do not have the records before me but I do know that in recent weeks Larry has signed up five new members; there were more he signed up during the year I know. Thanks for your efforts Larry!

Our committee will continue to work towards making CCRT a more closely knit and efficient organization. Remember any member is welcome to offer

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suggestions, ideas or constructive criticism. A note to your editor or any member on the committee (listed in issue 8) is all you need do.

Believe me, it takes on the whole of a lot of effort and hundreds of letters on the part of your editor and his Participative Members to keep CCRT growing and active. When you are asked to participate in one of our programs or projects please keep in mind it is with the thought of making CCRT a better, more efficient and beneficial organization for all. We need your support whether it be for taking an active part in our auctions, our Question Box program, exchange service program, writing an article for publication or any other activity.

We give freely of our time and effort to do a good job; won't you support us in achieving our increasing and higher goals?

All this is not to say we have not gained more and more active support and membership participation, we have, and for this reason we continue to grow both in size and stature. Just imagine what we could be with just fifty percent of the membership fully participating in all our programs and efforts. This is an invitation for every member to be a "PARTICIPATING MEMBER" in our club programs.

Jeane and I wish to thank the many members for the cooperation and support given us throughout the past year. We stand ready to try for greater gains in 1972 and hope you will continue to back us up with your talents and efforts...May we count on you?

\* \* \* \* \*

#### COLLECTION OF PRESIDENTIAL CHECKS BRINGS \$7,750

At an unrestricted public auction held by Charles Hamilton, famous autograph auctioneer, the checks signed by our American presidents brought this huge price.

This collection, formerly owned by Jules K. Sindic, was auctioned at the Waldorf Astoria Hotel in New York recently. This assemblage of checks is said to be one of the best known collections of presidential checks known. All but Zachary Taylor and Richard M. Nixon were represented in the collection. Two of the checks in the collection had only endorsement signatures.

The Thomas Jefferson check dated July 2, 1794 was on the Office of Discount and Deposit for \$100 payable to a Rev. Andrew McCormic. The check of George Washington was dated November 18, 1797 in the amount of \$500. Other checks in the collection were those of Truman, Wilson, Coolidge, Hayes and Garfield, D.B. Johnson, J.F. Kennedy and Eisenhower.

The collection was housed in a looseleaf book of nine by ten inches. Transparent photograph corners and acetate interleaving were used to accommodate the checks within the book.

The new owner of the collection of presidential checks remains unknown at his request.

According to Mr. Charles Hamilton, checks signed by presidents have become very popular with collectors in the last five years and presently the demand is greater than the supply.

\* \* \* \* \*

REVENUE STAMPED PAPER

Cliff J. Murk (CCRT #185) 151 NE 55th St., Newport, Oregon 97365

Illustrations by permission and courtesy of Scott Publishing Co.

It is in this field that stamp collectors, Rag Fickers (Paper money collectors) and check collectors have common meeting ground. The end product is collected by all these groups of collectors.

The stamps were printed in various values and designs on checks, bonds, receipts, stock certificates, insurance policies and other negotiable paper. It was an Act of Congress passed in July of 1862 to raise revenue to carry on the Civil War. The Act ran until July 1, 1882. We also have the series of 1898 to help pay for the Spanish American War.

The majority of these were lithographed, though some were engraved. Up to this time the stamps of the Internal Revenue Department were done by the Bureau of Engraving and Printing. In this instance the stones or dies were loaned to private firms and the printing was done under the supervision of the government. The government was not too strict as to the inks used and while the bulk of these were done with orange, many different colors and shades of colors exist. Some of the shades and off colors command more premium than the basic orange.

I have tried to supply illustrations to identify the main types. Should one really get serious in this field, my advice would be to procure a copy of Scott's "Specialized United States Stamp Catalogue" as the scope of this area is much too vast to deal with here.

The stone and dies used originated by quite a number of private firms as well as the Bureau of Engraving and Printing.

Along with the illustrations of frames of each type I have included a list of the central figures of each type.

Adhesives of the Internal Revenue Department were also used in this period. I make no attempt to identify these here at this time. While it was illegal to use anything other than revenue stamps to pay this tax, don't be surprised if you turn up something that has a postage stamp on it. It was done if the proper stamp was not at hand. Apparently the government never kicked as the check was paid. Paper with postage affixed is not too rare.

(Continued next  
2 pages)

Get a copy of "Scott's", start looking and have fun.

\* \* \* \* \*  
FIRST ISSUE OF PAPER TIGER OFF PRESS

M. Tiitus, well known world paper currency specialist and CCRT member has recently published the first issue of PAPER TIGER, a monthly news letter devoted to paper documents...checks included! In the spirit of cooperation and in gratitude for the many publicity items devoted to CCRT, a copy of issue No. 1 is enclosed with this issue of TCL...Again with news about CCRT and with the compliments of Mr. Tiitus. We wish PAPER TIGER great success and continued growth. Complete information for subscribing will be found on the front page.

Illustrations  
reduced to about  
one half size,  
MAJOR Types of  
Revenue stamped paper.



TYPE A



TYPE B



TYPE C



TYPE D



TYPE E



TYPE F



TYPE G



TYPE H



TYPE I



TYPE K



TYPE L



TYPE M



TYPE N



TYPE O



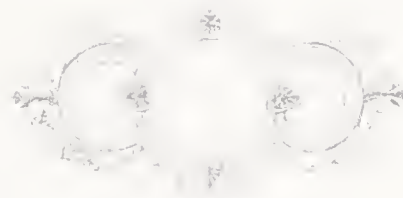
TYPE P



TYPE S



TYPE T



TYPE U



TYPE V



TYPE X



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<u>TYPE</u>	<u>DESCRIPTION</u>
Type A	Numeral in Center
Type B	Eagle in Center
Type C	Washington to Left Center
Type D	Franklin to Left Center
Type E	Franklin to Left Center
Type F	Franklin to Left Center
Type G	Liberty to Right Center
Type H	Eagle in Center
Type I	Design same as R-5 Int. Revenue
Type J	Washington to Right Center
Type K	Washington to Left Center
Type L	Washington to Left Center
Type M	Washington to Left Center
Type N	Numeral C., Eagle Lft., Monitor Rt.
Type O	Liberty Left in Center
Type P	Frame same as Type B. Lincoln Cent.
Type Q	Madison Right in Center
Type R	Frame same as Type B. Lincoln in Cent.
Type S	Washington to Left Center
Type T	Eagle Center
Type U	Franklin in Left Center
Type V	Frame same as Type T. Lincoln Center
Type W	Washington to Left
Values are all 2¢ except Type P - 5¢, Type R - 10¢, Type S - 10¢, Type T - 25¢, Type U - 25¢, Type V - 50¢ and W - \$1.00	

\* \* \* \* \*

100 LATE FOR CLEARING HOUSE PAGE

WANT- Would like to get in touch with dealers who have checks with signatures of famous people. Ken Howard, 14031 Halcourt, Norwalk, California 90650.

Want- Wanted- Checks of the Long Express, Stagecoach companies and Kentucky distilleries. Also, checks with signatures of Leland Stanford, C.P. Huntington, Mark Hopkins, Charles Crocker, Bret Harte and John F. Kennedy. Ken Howard, 14031 Halcourt, Norwalk, California 90650.

\* \* \* \* \*

We are in need of "in depth" research articles for future issues of TCL. We need your support; bid in our auctions - offer material in our auctions. Support CCRT and TCL with your ads.

Send your questions and answers to The Question Box.

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## LOTTERY TICKETS - A REQUEST AND AN INVITATION

Prof. Don Allen (CCRT #53) Faculty, Nova Scotia Teachers College,  
Truro, Nova Scotia, Canada.

Check collecting for me reflects a twofold interest of many years' standing, in (1) fiscal documents and security printing and (2) fiscal institutions and the lore of banking, national and international. I long have been a student and a collector of the bank-note, perhaps the ultimate of security documents. An offshoot of this interest in fiscal paper and in anti-counterfeiting resourcefulness has been a modest collection of official lottery tickets.

I first encountered legal lottery activity in Tijuana in 1966. (I since have always identified lotteries, however legal, with the taking of money from those who least could afford to lose it away.) Legal lotteries have spread in recent years, of course. I picked up a fascinating computer-printed ticket in New Jersey this

spring. My native province, Quebec, has had an apparently thriving "Loto-Quebec" for 18 months, recently adding \$35,000,000 to the provincial treasury. Now, to my point. I spent this summer in Quebec, and have collected a good number of the attractive steel-engraved tickets of "Loto-Quebec's" weekly "Mini-Loto", and some others. These tickets portray one or other of two historical figures from early Quebec history, Jacques Cartier and Samuel de Champlain. I'll gladly trade a pair of expired tickets in perfect condition with anyone who will send me an expired lottery ticket from his region - or from any of the international sweepstakes. Or, while the supply lasts, I'll gladly send a pair to any CCRT member who writes and asks.

### DEMONSTRATION CHECKS

Larry Adams (CCRT #4) 955 East Maple, Boone, Iowa 50036

The checks you see illustrated (on the following pages) with this brief article are referred to as "demonstration checks." They are blank check forms used by various check protector and office machine manufacturers and firms to illustrate their machines.

They are quite unique in that no bank name is actually used - or no real bank name. A fictitious name, accompanied by usually the name of the firm at the top, in most cases comprises this type of check.

Since I collect the unusual, I am interested in forming a complete collection of these demonstration checks from every company that issued them. I would like to hear from any CCRT member who has any other varieties. I have a few others myself, but space does not permit their illustration, and I thought these were the most interesting of the ones I have.

WANTED: Demonstration checks from different check protector and office machine companies - address above.





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**THE HEDMAN COMPANY** No. \_\_\_\_\_  
ANYWHERE 19\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_

DEMONSTRATION CHECK  
NOT VALID

⑆0000000000⑆ 1 03450070 NOT NEGOTIABLE



**THE HEDMAN COMPANY**

CHECK AS CASH OR DEPOSIT TO YOUR ACCOUNT  
AND THE SIGNATURE OF THE CHECKING OFFICER

No. \_\_\_\_\_

PAY TO THE ORDER OF

CHICAGO 19\_\_

\$ \_\_\_\_\_

31746720

TO BANK OF PROSPERITY  
NOT NEGOTIABLE

F & E MODEL M

*Cummins Chicago Corp.*

39.99  
999

No. \_\_\_\_\_

ELECTRONIC A/C NUMBER

CHICAGO 19\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_

DOLLARS

THE ODP BANK  
CITY, STATE

⑆099990099⑆

7-

*The* **RECORDAK** BANK NO

ANYWHERE IN U.S.A.

PAY TO THE ORDER OF

10060-6234

PROTECTED BY PATENT AND COPYRIGHT © 1967 BURROUGHS CORPORATION



**Burroughs Corporation**

NO 004256

00 00  
000

BUSINESS FORMS AND SUPPLIES GROUP

PAY  
TO THE  
ORDER OF

SAFETY & CONTROL BANK EVERYWHERE

004256 0000000000 0042345678

FORM 1267

**FORGERY PROTECTION  
DEMONSTRATION**

1234

SPEED-O-PRINT

PAY  
TO THE  
ORDER OF

19

00-5678  
1234

\$

THE SUM OF \$1234.56

DOLLARS

OVER 1,000,000 PERSONS  
FORGE CHECKS AND  
CASH THEM EACH YEAR

0042345678

THIS CHECK IS NOT VALID

\* \* \* \* \*

WANTED - NEW MEXICO MERCHANTS SCRIP, BANK CHECKS AND DRAFTS

\* \* \* \* \*

I HAVE SOME ATTRACTIVE EARLY 20TH CENTURY NEW MEXICO CHECKS  
FOR SALE. A LIST WILL BE SENT UPON REQUEST.

\* \* \* \* \*

I WOULD LIKE TO OBTAIN INFORMATION ABOUT NEW MEXICO SCRIP  
FOR RESEARCH PROJECT. IF ANY OF YOU HAVE INFORMATION OR  
DESCRIPTIONS, I WILL APPRECIATE HEARING FROM YOU. I WOULD  
ALSO LIKE TO HEAR FROM ANYONE WHO HAS INFORMATION ABOUT THE  
HISTORY OF THE CITIZEN'S BANK OF NEW ORLEANS, LOUISIANA.

\* \* \* \* \*

ART CURTHS P.O. BOX 1091 ALBUQUERQUE NEW MEXICO 87103

\* \* \* \* \*

This COBB & CO. (BRASSERS) LTD. English check is through the courtesy of Mr. David Keable (CCRT #209) 37 Godstone Road, Furley, Surrey, England. Presented here are some random offerings from his recent listings.

(FRONT COBB CHECK HERE)

Who would like a pint of Cobb & Co's. Margate Ale, Stout or French Brandy? Too late! But those long gone - had a Banker to thank for it. This family came to Thanet in 1693. The Banker's Almanac shows 1785 - Lloyds 1891. We have a few early, but not a quantity to list at this time. But rumour has it that older Cheques and Notes could be on the way. We do have a Ledger of Invoices. It seems that Banking and Brewing went on side by side. Dating 1827 - 1831. Many are letters combined with invoices, some covers with early cancels. All perfect. Mostly fine engraved headings. It seems that countless thousands of gallons of rum, brandy, shrub, peppermint, geneva, cherry, raspberry were drunk in a mere four years. Never mind what came straight across the Channel. A selection may be had at a guinea apiece. With two types of Cobb's cheque included. A history of the Cobb family will be sent to buyers.

Other offerings:

- (3) A set of Modern Cheques specially picked for colour and pictorial design quality. From all over Britain. 24.....at.....\$5.00
- (4) Specimen Travellers Cheques. Australia and New Zealand Bank 1950 and 1956. Seven cheques all 00000, values £2/£20, all over stamped "specimen". Brilliant colours F.D.C. NOT MOUNTED....\$7.50
- (13) A SINGLE Letter of Credit. 9" x 12". ULSTER BANK in Violet. A beauty drawn in the style of the old Irish Notes. Anything from Ireland is rare - DATE UNKNOWN.....\$10.00

- (19) WESTMINSTER BANK - Set of specimens in wide Taper. Brilliant pinks, blues, yellows, overprinted "specimen". Each set of cheques clipped to a letter which dates positively - they are 1934-1949-1951-1960-1954. 9 Cheques..... \$10.50
- (28) A mixed bag of AMERICAN and CANADIAN specimens and Facsimiles MELLON NATIONAL BANK, PITTSBURGH, PENN 000 1947. 4 different Travellers cheques. Now this top quality engraving and colour even if facsimile - just like Banknotes - I LIKE THEM! (Money Order Canadian 1955) SPECIMEN - Red and black FIRST NATIONAL BANK, BOSTON. ANOTHER 1965 20 - FIRST NATIONAL CITY BANK OF N.Y. 20 1953 0000 SPECIMEN ---- A FOLDER OF 4 CHEQUES all different - not facsimiles - Top Colour and engraving 1956 - 1962.....12 items.....\$ 8.50
- (33) THE BANK OF AUSTRALASIA 1950 4 cheques on foolscap, mounted edge to edge. Brown, Green, Blue, Orange £10. £5, £2, £1. These with the old fashioned reverse in colour as 19th Century Banknotes of England..... \$ 5.50
- (40) BANQUE POPULAIRE SUISSE. A 4 page folder of instructions in German, French, Italian with 4 large specimens 50-100 200 500 Swiss Francs, mounted perfectly for instant display. Overlapped over 7½" x 9". The design is modern Pale Shades, Blue, Orange, Duff Green. Not remotely like anything else on this list.....\$ 7.50

CHEQUE PRINTING PLATES: 19th Century. In gleaming polished red copper. 10" x 4" and 8" x 4" x 1/16th" thick. These are antiques in their own right, and must be a numismatic rarity. They would make a display or wall decoration item of never ending interest and provide a high satisfaction to the owner - the engraving obviously masterly. NO! you cannot put them in the Hagner Album - just too heavy! Neither can you make a fortune printing cheques - previous owners have polished them and many of these cheques require special plates to provide the multi-coloured backgrounds and tracery.....At.....\$30.00

#### SHARE CERTIFICATES

The Shrewsbury and Hereford Railway Company 1846. Finely engraved black and white 6" x 10". £20. share. Looks like a 19th Century Banknote..\$3.00

Tuolumine Gold Mining Company 1870. Share warrant of 5 x £2. shares. Revenue stamp with Royal cipher 2/6d. The overall appearance of this similar to a Feppiatt white £5.....\$3.00

The Great Northern Railway 1846. £25. Share 100% Deckle edged on Bank-note Paper will fit into any album.....\$3.00

The Tetuan Gold Mines Ltd. One hundred shares, black and pink 1888..\$1.50

The Minera Racman Mining Co. 1863 elegant black on blue.....\$1.50

Share Certificates. All very colourful - from SWEDEN - NORWAY - DENMARK Six types. Ideal for foolscap albums. 100% condition. Inside each, complete sheets of share coupons.....AT.....Each.....\$1.50

A LARGE SELECTION MAY BE SENT ON APPROVAL AGAINST DEPOSIT - MOST VERY OLD INDEED.

CHEQUES OF THE BANK OF ENGLAND. A set of 5 1860 - 1899 and THREE Modern.....At.....\$5.00

A PAYING IN SLIP - BANK OF LIVERPOOL 1892. Bank of England Notes 20. Sovereigns 10. Half Sovereign 1. "Country Bank Notes taken on 10 days Risk.....\$1.50



ENGLISH TRAVELLER'S CHEQUES

from the collection of David Keble (CART 100) 17 Colston Road,  
Furley, Surrey, England.

**ENGLISH TRAVELLER'S CHEQUES**

NO EF104133

PAVABLE WITHIN TWELVE MONTHS FROM

(Date) 1953

Drawer's Endorsement

To be cashed in the presence of the Payee (Agent)

20 MAR. 1953

**Lloyds Bank Limited.**

Head Office - 71, Lombard Street, London, E.C.3.

COUNTERSIGNED  
For LLOYDS BANK LIMITED

Pay Self or Order **FIVE POUNDS**

**£5=**

or the equivalent  
at current  
rates of Exchange

THIS DOCUMENT IS VALID  
AND NEGOTIABLE ONLY  
IN THE  
STERLING AREA  
FORMERLY KNOWN AS THE  
STERLING AREA

ISSUED AT LIVERPOOL 276

1677

SIGNATURE OF DRAWER

**ENGLISH TRAVELLER'S CHEQUES**

NO BD530833

PAVABLE WITHIN TWELVE MONTHS FROM

Date 1953

Drawer's Endorsement

To be cashed in the presence of the Payee (Agent)

20 MAR. 1953

**Lloyds Bank Limited.**

Head Office - 71, Lombard Street, London, E.C.3.

COUNTERSIGNED  
For LLOYDS BANK LIMITED

Pay Self or Order **TWO POUNDS**

**£2=**

or the equivalent  
at current  
rates of Exchange

THIS DOCUMENT IS VALID  
AND NEGOTIABLE ONLY  
IN THE  
STERLING AREA  
FORMERLY KNOWN AS THE  
STERLING AREA

ISSUED AT LIVERPOOL

1677

SIGNATURE OF DRAWER

Both cheques are printed in color, the two pound cheque is primarily red and the five pound note is predominantly green. Note the two pence tax imprint. The vertical overprint, left center reads "This Document is valid and negotiable only in the scheduled territories formerly known as the Sterling Area". The two pound note has the additional wording, "and as overleaf". This reads "Also valid and negotiable in Austria, Belgium, France, Germany, Holland, Italy, Spain, Switzerland and all other countries in the transferable account area... Lloyds Bank Limited". The five pound note is printed in Switzerland with red rubber stamp reading "Printed for collection through Lloyds Bank Ltd. 100, Old Broad Street, London. Banque Nationale Suisse, Berne". The reverse of the five pound note has a yellow and blue two pence Guid Arrière revenue stamp affixed to the reverse side.

EXCHANGE SERVICE NEWS REPORT

Vol. 72

Raymond H. Rathjen (CCRT #12) 4047 Graham St., Pleasanton, Calif. 94566

After one month only five people have made use of the Exchange Service with only 69 checks exchanged. Surely more than five members have duplicate checks! The more the exchange is used the better the selection of checks will be. We have had three more donations of checks for the exchange and I want to thank Bob Richard, Robert Elain and Mrs. Ruby Webb for these donations.

Mr. R. Anderson writes that he hopes we start an exchange of checks from 1910 on in the near future. We hope so too, but it will depend upon the interest shown in the present exchange service.

Of the five exchanges received so far two had not included their CCRT number and one came with postage due. Please read the rules as listed on page 195 of issue #1. If you are interested in exchanging revenue stamped checks, we have only some common ones at the present time. However, if you have a special interest, send it along with your checks and we will do our best to help if it is available.... Hope I hear from you soon....Ray

For convenience and the hope of getting a far greater number of CCRT members to avail themselves of this service, the ground rules are listed again:

We will exchange checks, check for check, value for value for members of CCRT.

Send checks to address given above, minimum of 5 and a maximum of 20, all different, not commercial drafts, notes or related material.

You must include SASE (self-addressed-stamped-envelope) large size. Please use sufficient postage.

Write your CCRT membership number (lightly in pencil) on the back of each check (so you will not receive your same checks back at some future time).

To start with you will get back one less check than you sent (until we get a little working material built up).

Checks must be pre-1910 (if you are interested in exchanging checks after 1910 and new counter checks drop Ray a note and tell him so and send him some to form a base to get started).

Since the above part of this stencil was cut your editor received further word from Ray on this Exchange Service program. He mentions the fact he does not have enough "stock" of checks on hand to really get this program going full force. Ray asks those members who have an abundance of duplicates, or a few, to donate them to the cause of getting this program going. Your help will be appreciated. If you have any suggestions to further this program please drop Ray a note.

This can be another valuable activity - Let's make this program work!

## MEMBERSHIP SECRETARY REPORT

Larry Adams is now functioning as our new Membership Secretary. Records are presently being transferred from your editor to Larry's home.

ALL MEMBERSHIP MATTERS FROM THIS POINT ON WILL BE HANDLED BY LARRY ADAMS and should be addressed to him at 969 Park Circle, Boone, Iowa 50036.

The Membership Secretary will:

1. Send notices for renewal of dues.
2. Respond to membership inquiries.
3. Receive applications for membership including dues.  
(Dues will be forwarded to treasurer on periodic basis)
4. Send membership cards and acceptance (welcome) letters to all new members.
5. Send CCRT information and applications to known and reported prospects.
6. Send follow-up letter to those delinquent in dues.
7. Send additional CCRT application forms and information sheets to members who may request them for prospects known to them (These may also be had from your editor)
8. Other membership related matters.

Your editor is appreciative that Larry has accepted this responsibility; it will certainly lighten the work load. This is a necessary and responsible job which requires a great deal of letter writing and record keeping. As you know Larry has been an involved worker for CCRT in many areas from our beginning. He is dedicated and capable and has taken on this additional work to help your editor and CCRT - this help is welcome and appreciated. Please give Larry your complete support and cooperation.

## EDUCATIONAL CERTIFICATE REPORT

CCRT is one step closer in bringing the proposed Educational Certificate Program into operation. Mr. Frank M. Crouther (CCRT #168) 39 Sterling Ave., Warwick, R.I. 02889 has accepted the duties as chairman of this program. Frank has agreed to keep the necessary records to operate this program and when the certificates are available, they will be issued by him.

It is requested, now, before more time goes by and the records and notations of your efforts to publicize check collecting are lost, you send the information to Frank at the address above. Presentations before numismatic groups, service organizations, schools, radio and TV afford you eligibility for the Educational Certificate. Displays and exhibits presented where they may be viewed by the public also bring you an award of this certificate. Give the name of the organization to which a program was given, date, and if possible a signed notation by a responsible person of the organization hosting the event. This is a worthwhile effort to reward those who have used their talents and efforts to bring our hobby interest to others.

Your editor is aware some members have sent him such information during



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the past two years. Every effort will be made to dig these out of the files and forward them to Frank, however with pressure for time it may take quite awhile to get the job done and there is always the possibility it may be missed. I urge those of you who are eligible to send the necessary data to Frank now.

Bill Heald designed and did the art work for this certificate and its a dandy.

#### LIBRARY AND CHECK CENSUS REPORT

Bill Heald (CCRT #8) P.O. Box 216, Albuquerque, New Mexico 87103. Bill reports because of living in two different states these past few months he has not had the opportunity to bring his Check Census reporting completely up to date although he has spent much time on it. He requests continued support of this project and wishes material and information sent as mentioned under "Check Census" page 200 of issue #8. He will continue to receive mail at the above address. Bill also mentions that as soon as he becomes settled he will get our library project functioning. Four spare, duplicate or unwanted books related to our collecting hobby are welcome. Don't forget interesting clippings, booklets, folders and the like related to our interests are also welcome. If you desire to send material at the present time, your editor will be glad to oblige and hold it until such time as our library is in full swing.

Vincent Behrlein of San Pedro, California writes: "Don Allen wrote a most interesting letter concerning his collecting activities. The branches of check collecting one never thinks of may well be the very thing some of the members are looking for as an added interest. The branches in which Don concentrates sound very interesting to me and undoubtedly will be to many others. I'd very much like to see his collection of negotiable Traveler's Checks, concentrated especially on those from Canadian Banks. Don indicates that he collects mostly the North American Sphere of Influence (his phrase) of the traveler's checks from this area are valid and negotiable in perpetuity, whereas those from Europe are usually limited to six months which narrows the field down considerably--to cancelled and specimen items only. Don had collected the non-legal tender banknote series of Canada which was discontinued during World War II and picked up on the traveler's checks as a logical extension of that interest. He also has built a collection of cancelled checks from his own checking accounts. They are known in Canada as "Personal Checking Accounts". Don indicates that Canadian savings accounts are also "chequeable" but he has a very difficult time in having his cancelled checks from these accounts returned to him. Sounds as though there are some differences in Canadian accounts from what we are accustomed to in this country. Don says he has had checking accounts with most of the chartered Canadian banks and has written checks in Canadian funds payable in many different countries--when these checks are returned to him cancelled the foreign cancellations and fiscal stamps are most interesting. Thanks, Don, for a very nice letter--how about a writeup for CCRT on the different types of cancellations and fiscal stamps you have found on your checks that have been paid in foreign lands?"

HAVE YOU SENT YOUR BIDS IN FOR THE CCRT AUCTION?

MATERIAL FOR OUR AUCTION IS ALWAYS WELCOME!

Jan.

The following article from the July 1971 issue of  
the July 1971, publication of the New York Stock  
Exchange, is reproduced with permission.

THE  
YEAR

## New Wardrobe For Bankers

by Anthony Broy

In major centers from coast to coast where members of President Nixon's Commission on Financial Structure and Regulation are preparing position papers for hearing hearings, the future of today's \$127 billion banking industry is being modeled.

Sometime after the commission has submitted its findings and recommendations, Congress is expected to pass what may be a landmark reorganization of this nation's banking structure.

But even so, the commission's findings are only preliminary and the law or even direct regulation of banking as we know it today is far

*Anthony Broy is a franchise writer specializing in business articles.*



undergone far-reaching changes by the year 2000 by virtue of social, economic and technological changes that have already been set into motion.

### Broader scope

By the turn of the century, the United States economy is likely to have a banking industry vastly larger and more diversified in activities, nationwide, as it is adapted to today's large computerized systems and encompassing several international banking organizations.

Banking of the future, Federal Reserve Board member William W. Sherrell predicts, "will be more broadly conceived with its prime function no longer predominantly lending, but a concept of greatly expanded financial services to customers."

Centuries old will become museum pieces. Tomorrow's bankers should be more computerized and pitfalls should be Monday through Friday, more to the banking appears destined to be more machine day, round the clock, 24 hours. Technological advances will make the performance of bankers by card, telephone, or computer, on or at vestigial desks. Some transactions could be carried out electronically stored in a computer.

By the turn of the century, the three major types of present-day banking—commercial, savings and insurance—will have merged into two. Under the new system, commercial banks and insurance companies will be merged into one, and most savings banks will be merged into a second type of bank, the stock exchange bank. The stock exchange bank will be a new type of bank, and

bank holding companies—would continue to be the financial intermediaries of business and commerce, yet strongly competing with the mutuals for the family finance dollar.

Under a second thesis, the sharp demarcation between all financial institutions will have disappeared by 2000 as both the stock companies and mutuals have melded into one, or "merged towards the center." And bankers are virtually unanimous in predicting that competition between themselves and between other financial institutions such as insurance companies and credit unions will have intensified in the years ahead as all competitive services are "crossed over."

At the turn of the century, banks will be making proportionately less revenue from lending operations while they will be driving a proportionately larger share of their income by providing financial advice, bookkeeping, including transfer of funds, budgeting, financial management and other fee services.

Innovations in home mortgages appear likely in the decades ahead. In its report on "American Lifestyles of the 1980's," Lincoln First Banks, a New York State holding company, noted four such possible innovations. One is the earnings potential loan, in which the rate of mortgage repayment increases as the family's income rises. This would make homes available to young families that presently have difficulty obtaining mortgages.

The split mortgage could be another banking technique of the future. It would divide payments into segments for the land, the building and equipment. On the land, only the interest would be paid since the land does not wear out. The building would be amortized over 40-to-50 years, while its equipment, which has a shorter life span, would be paid for in 10-to-15 years. The overall result would be lower monthly payments.

Two other possibilities are participation mortgages, in which the bank would share in the increase in the property's value over the years, and variable interest rates, fluctuating along with the money market.

While rebuffed recently by the Supreme Court in eschewing their own mutual-type funds, banks may still come up with some ingenious method of offering customers a stake in equity investments, perhaps through selling a life-cycle financial service package.

Currently, various agencies may have a role in regulating financial intermediaries—the Federal Reserve Board, the Securities and Exchange



Commission, the Federal Home Loan Bank Board, the Federal Deposit Insurance Corporation, the Comptroller of the Currency, the Department of Justice, Antitrust Division, and a multitude of state agencies. Many bankers advocate creation of a wholly new supervisory agency that would put all banks and S&P's on equal footing in terms of regulation. As the consolidation of the industry proceeds, the duplication of regulation is likely to dwindle.

Elsewhere in the industry, various observers have suggested the following developments as possibilities over the next three decades:

For payments clearances, a highly sophisticated version of the Giro system now in operation in Europe will be instituted. Giro is a computer system in which bank pay customers' bills and deduct the amounts from his account without using checks.

Full computerization of banks with all systems "communications oriented" (as opposed to today's batch processing), supported by truly massive data storage. Information storage costs, a Bank of America study predicts, "are expected to drop to 1-20 of the present value in 30 years and speeds are expected to increase from the present 60 million words per second to 600 million words per second for multimillion-



bit capacity to multibillion-bit memory accessible in fractions of a nanosecond."

Not only will there be statewide branching in all states (only about one-third of the 50 states now permit it), but there could be expansion by branching across state lines in view of the strong economic case that can be made for it.

As absolute numbers, banks will decline sharply, with at least a 50 percent reduction in the number of head offices from today's level. But the number of branches will be far larger by the year 2000. Since the end of World War II, the number of branch offices has quadrupled and they now

commercial banks. The trend will continue as banks seek to grow in the people are.

International banks' operations will be even more diversified in multinational type of financing and financial services, such as storage, insurance, and long-term loans. Despite capital, insurance, underwriting, analysis of economic conditions, and other factors.

There will be a continued effort to expand the number of branches in the next 10 years. By 1975, the number of branches will be 10,000, and the number of branches will be 10,000, and the number of branches will be 10,000.

The competition between banks will continue to be very intense. The government's role in the banking industry will be to provide a framework for the industry to operate in.

Capital shortages will be a problem over the next 10 years, but it will be a problem for all types of banks.

## Many businesses

Bank managers in the future will not just be managing the bank, but many, particularly for the Boor, Allen & Hamilton, bank department. The bank will have unique operating and operating current and future business. Different from the traditional bank, but new and different. The bank will be negotiating and negotiating with parties and the bank will be

Banking and Finance

1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	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Reading left to right-  
Mrs. Helen Morris - Forest  
City, Iowa  
Bill Ott - Ottumwa, Iowa  
Gene Morris - Forest City  
Iowa  
Mrs. June Budd - Fort  
Madison, Iowa  
Lee Marsh(rear) - Keokuk,  
Iowa  
Mr. & Mrs. Wardie Jackson,  
Vermont, Ill.  
Russell Rulau (right rear)  
Sidney, Ohio

# LARRY ADAMS EXHIBITS AT HISTORICAL FAIR



Larry Adams (CCRT #4),  
969 Park Circle, Boone,  
Iowa, has again dis-  
played his material.  
Larry exhibited his old  
checks, stock certif-  
icates, check writers,  
scrip, National Bank  
Notes, local trade  
tokens, numismatic pub-  
lications, and a litho-  
graph stone, at the  
Boone County Historical  
Society Fair held in  
the Community Building  
on October 17, 1971.  
This fair was the third  
annual held by the  
Society, and included  
some 40 exhibitors of  
historical material.  
Attendance was estim-  
ated at over 1000, and  
included visitors from  
many parts of Iowa.  
Pictured here, he holds  
the lithograph stone  
over a case containing  
old checks.

WHAT MEMBERS ARE DOING AND SAYING

Prof. Don Allen (CCRT #56) Nova Scotia Teachers College, Truro, N.S. reports displaying noncompetitively an exhibit with the title of "Guaranteed Payment Plans for Canadian Bank Cheques" at the Atlantic Provinces Numismatic Association Fall Rally at Moncton, New Brunswick. At the Bank of Montreal, Truro, Nova Scotia during National Coin Week, April 18-24 1971 he had an exhibit under the title "The Travellers Cheque - A New Look in World Currency".

\* \* \*

Al Wick, (CCRT #72) P.O. Box 2242, St. Louis, Mo. 63109 sends word he has taken his new spring book #27 HOBBIES TO ENJOY to the printer. His many subscribers, who look forward to this interesting publication on a great variety of hobbies, will be receiving them during March. He notes in his letter to CCRT that this issue will have three pages devoted to checks. Send \$1 to Al if you would like to see a copy....it's well worth it.

\* \* \*

Mr. Daniel Vander Verf, Jr. (CCRT #39) of Holland, Michigan was guest speaker at a recent dinner meeting of the Jane Steketee Questers. His subject was on the "new" hobby of check collecting. A full report appears in this issue.

\* \* \*

Larry Adams (CCRT #4) 969 Park Circle, Boone, Iowa 50036 announces that the 9th Mid-Iowa Coin-A-Rama will be held in Boone, Iowa, at the Community Building, Fairgrounds on February 26-27, 1972. This is the largest central Iowa coin show held, and has been well attended in the past. Larry would like to meet with the Iowa CCRT members on Sunday afternoon, and invites all to attend if they possibly can. Circle this date!

The following is a letter from Mr. Harmon M. Weeks (CCRT #83) Box 623, New Rockford, N. Dakota 58356. "I am enclosing a list of checks for the Early Check Listing in The Check List. I too think this list can become very useful and I hope more members will send in their lists!" (This list was forwarded to Bill Heald who is working on our "Check Census".)

Mr. Weeks continues, "I believe another way to create interest and help collectors would be to select a popular series and handle it like Numismatic Scrapbook did the Hershfield drafts, listing the basic types and assigning them an identification letter or number of some kind. Other basic types and minor varieties to be added as they were reported. Probably the Bank of North America or the Bank of U.S. would be a good one to start with. Member Cliff Murk illustrated four different types of checks of the Bank of the U.S. in his article in PAPER MONEY. This would make a good start and I am sure many more could be added by other members. It would no doubt take some time to complete but I think something has to be done and the sooner we start the better."

(Editor comment - This is an excellent idea; will some member write me saying he'll coordinate a listing for such a project?)

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"....also I think the Exchange Service is a great idea. I intend to send some checks today. This will help make this an organization for Collectors....". This from Bruce Anderson (CCRT #207) 504 Overlook Dr. N.E. Lancaster, Ohio 43130.

\* \* \*

Herman L. Boraker (CCRT #156) P.O. Box 204, Rocky Ford, Colo. 81067 notes, "I only need the following to complete my set of canceled checks from 1¢ to \$1.00: 1¢, 2¢, 4¢, 6¢, 12¢, 47¢, and 54¢. Write me if you have any of these".

"Dear Friend: As you can see from our Stationary Christmas Season Festivities are underway on our campus.

"We have had over 100,000 visitors again this year visit our 8 floor free museum. Among our guests was a bus load of blind people. after touring our museum as they were departing they said. We certainly enjoyed seeing your museum. An example of this nature makes us realize how much we have to be thankful for.

"We have amassed a collection of 5,277 different checks this year, only a small portion of our goal of 2,000,000 different from the new counter checks to canceled checks and drafts as old as possible.

"Thanks for helping us to achieve a good start on our 10 year goal. We are still getting checks almost every day from our friends from all over the country. Some donating and others trading with us.

"Wishing you a Merry Christmas and a Happy New Year. Visit our school and museum if you are ever in this area. You will love it. Sincerely, John Paul Butler, Curator of Monies, Ralph Foster Museum." (The museum is at The School of the Ozarks, Point Lookout, Missouri 65726.

\* \*

Mr. J. F. Eckman (CCRT #27) Box 186, R.D. No.1, East Freedom, Pa. 16637, one of our early charter members has just sent word he was the innocent victim of an automobile accident last September and after spending a month in the hospital is presently at home convalescing. He mentions it is still rather painful to write.....our sincere wish to Mr. Eckman for a speedy convalescence and recovery.

\* \*

Mr. Ray H. Rathjen (CCRT #12) 4047 Graham St., Pleasanton, Calif. 94566 in a recent letter reminds us of the suggestion made by Mr. J.E. McLarrin which appeared on page 93 of the April 1971 issue of TOL. Briefly Mr. McLarrin suggested date categories for checks could be broken down into five groups as follows:

- Group 1 Pre-Civil War
- Group 2 Civil War to turn of Century
- Group 3 1900 to WW I
- Group 4 WW I to WW II
- Group 5 WW II to present

He further mentioned periods of war in our history have brought changes and are associated with times with which we are all familiar. He notes he finds this a convenient way to group his material with the advantage the dates are easy to associate and the groups readily coincide with other collecting interests.

Mr. Rathjen, and your editor for that matter, would like to see a show of hands for acceptance or rejection of this suggestion of date grouping. At least with this grouping, if we mentioned an item was in group 3, everybody would know the period it belonged in. Send a vote for or against this proposal to Mr. Rathjen, he'll tally the results for us. We need a few working tools and this could be one.

Member Mr. Antony R. Hales (CCRT #255) 17 Sutton Court Road, Plaistow, London, England E-12 9HL writes "If any member would like information on cheques, etc. in Great Britain, I will be pleased to help or do my best to find out the answers." Thank you Mr. Hales for your kind offer of help.



Mr. Robert O. Greenawalt (CCRT #243) 3643 N. Rosemead Blvd., Rosemead, Calif. 91770 a collector specializing in old and canceled railroad stock and bond certificates has recently joined us.

He informs CCRT, "In the picture I am holding a 100 pound British bond of the Death Valley Railroad Co., of 20-Mule Team Borax fame. This 20-mile California steam line ran between Death Valley Junction and its Ryan mines from 1914-1931. The huge Pacific-type locomotive and tender portrayed on the handsome document would have never fit on its narrow gauge (3') rails".

Mr. Greenawalt specializes in Western Steam Roads but is interested in all lines, both U.S. and foreign.



In the past few months several other new CCRT members have listed specific interest in stock and bond certificates. It is suggested that these particular members check our membership roster and contact each other.

\* \* \* \* \*

#### C.C.R.T. MEMBERSHIP CERTIFICATES AVAILABLE SOON

Membership Certificates for CCRT will soon become a reality. Bill Heald, who did the art work for these certificates, and Larry Adams have been looking into possible costs of having them printed. They believe they have found a printer who can produce them at reasonable cost and they are now working out the final details. By next issue they should be available.

\* \* \* \* \*

Our sincere sympathy to member Frank Crowther and family in the untimely passing of his twenty-two year old daughter this past November.



FOR SALE

FOR SALE

FOR SALE

FOR SALE

Dec. 7 1931

C-H-E-C-K-S

I am disposing of some of my duplicate checks and offer these interesting ones for your collection.

13 Different New York checks, dates 1869 to 1901

3 Kansas checks dated 1922 - 23 - 24. Some sell for \$2.00 each. Only 10 lots available.

The lot of 16 checks.. \$8.00 Postage Paid

Here is an offering from another of my collecting interests, First Day Covers and Centennial Covers -

LOT A

12 Mint, Canceled Covers

1 - Okla. Philatelic Society Cover, Oct 17, 1954 Coffeyville, Kans.

1 - Saffordville, Kans. June 28, 1957

1 - Liberal, Kans. Feb 14, 1961. 12 International Pancake Races.

1 - Kans. City, Kans. Aug 11, 1961 International Pancake Exhibiton. Blue Vignette.

1 - Same as above only purple vignette.

1 - Lawrence, Kans. Nov 4, 1962 Fall Roundup, Precancel Stamp Club Blue vignette.

1 - Same as above only brown vignette.

1 - Beatrice, Nebr. May 20, 1962. 1st Day Issue Homestead Act.

1 - Liberal, Kans. Sept 24, 1963. Dedication Worlds largest Helium Conservation facility. Vignette blue.

1 - Same as above only vignette is green.

1 - Kans. City, Kans. Jul 26, 1964. Kans. No. Precancel Soc. Ex. Sta.

1 - San Diego, Calif. Aug 26, 1968, 200th Anniversary of San Diego. Ca.

ALL COVERS MINT - ALL FOR \$4.00 Postpaid.

LOT 100-54

First Day Issue

No. 154 Fort Leavenworth, Kans. May 31, 1954. Nebraska City, May 7 1954 also stamped on cover.

No. 254 Fort Leavenworth, May 31, 1954

No. 354 Fort Leavenworth, Kans. May 31, 1954. 100th Anniversary. Vignette of covered wagon in blue.

No. 454 Fort Leavenworth, Kans. May 31, 1954. Vignette of covered wagon, Territorial Capitol and Castle Rock.

No. 554 Same as No. 454 only at Fort Riley.

No. 654 Fort Leavenworth, Kans. May 31, 1954. Vignette of Oxen drawing covered wagon, purple.

No. 754 Same as No. 654 only on cover instead of card.

No. 854 New York, Piper Station May 4, 1950, 1st issue post card.

The above nice lot for \$4.50 Postpaid.

LOT 100-61

First Day Issue

No. 161 Council Grove, Kans. May 10, 1961 Centennial, Green vignette on grey cover.

No. 261 Council Grove, Kans. May 10, 1961 Statehood Centennial. Vignette blue of farm, capitol and sunflower

No. 361 Council Grove, Kans. May 10, 1961 100th Anniversary of Kans. Statehood, Vignette of Capitol.

No. 461 Same as No. 361 only vignette of large buffalo.

No. 561 Same as No. 361 only farmer plowing, cabin and covered wagon train.

CONTINUED ON FOLLOWING PAGE

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100-100-11 (cont.)

- No. 511 same as No. 51 only vignette of train of covered wagons on Santa Fe Trail across Kansas.  
No. 761 same as No. 51 only vignette of Midway, oil wells, buffalo and cornflowers.  
No. 801 Council Grove, Kans. May 10, 1961. Vignette Civil War 1861-1865, our 4th state admitted Jan 29th 1861 under the Wyandotte - anti-slavery constitution.  
No. 961 Council Grove, Kans. May 10, 1961. Vignette-map of Kansas with gun for arrow at statehood  
No. 1061 Council Grove, Kans. May 10, 1961. Vignette Kans. Capitol, Brown on white.

ALL 10 FIRST DAY ISSUES ABOVE, NICE \$4.50 Postpaid.

WILLIS H. SMITH 16001 17th TERRACE INDEPENDENCE, MO. 64055

### THE QUESTION BOX

Vince Oehrlein (94) P.O. Box 646, San Pedro, California 90733

It has been proven many times over in other collecting hobbies that those people who derive the most enjoyment from their hobby are those who go beyond the simple acquisition of material and begin wondering what their material had to do with history, customs, and traditions of the time in which it was produced or used. Many of you wrote most interesting letters in response to the initial appearance of this column and for them I thank you very much - those who have not yet participated are invited to do so - surely there must be something about an item in your collection which causes you to wonder "why", "who", "when", "for what purpose", etc. Send all answers and new questions to: Vince Oehrlein, P.O. Box 646, San Pedro, Calif. 90733.

Note: At the suggestion of J.E. "Jack" Weaver we are adopting a slight change in the numbering of questions. Those appearing in the last issue should be preceded by the digit "8" to indicate that they first appeared in issue #8.

### Answers to previous questions.

8-1 Received many answers on this one, with a conflict or two between those sending in answers. As one might suspect, collectors of revenue stamps were probably the first to collect checks, but their real interest was in the stamps so can we really call them check collectors? (this is the way I became interested in checks, by the way--Vince) There had been collections of checks and fiscal paper for a long time in museums and in clubs like places, but since we are interested in check collectors who collect them simply because they are checks our inquiry revolves around that point. Jack Weaver indicates that the earliest one he knows of who collected only for the check is Donald J. Anderson, a CCAT member. Don, has about some info from you as to when you started and whether you know of anyone who was collecting before you.

8-2 Had two very detailed answers come in on this, and they are most interesting.

From Larry Adams: quote from SAMLING, TRANSPORTATION, AND FOREIGN TRADE (1896) by Seymour Eaton: "We often see attached to the end of a draft a little slip with the words, 'No Protest, tear this off before presenting.' This is simply private advice to the banker informing him that the drawer does not wish to give the draft protest-  
ed. It may be that he does not wish to incur, or injure the credit  
(continued on page 12)

----- CHECK REFERENCE MATERIAL -----

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Previous printed articles that have appeared in various publications on some phase (or related phase) of check collecting are listed below. All items, illustrations or copy mention or illustrate material of interest. This column was omitted from issue #8 of T.C.T. Those items missed in #8 are listed below as well as current material.

<u>Publication</u>	<u>Issue</u> <u>date</u>	<u>Title</u>	<u>Page #</u>
The Numismatist	Sept 71	Postal Giro Accounts A Different Kind of Banking Postal Giro Accounts started in Austria in 1883, not used in US. Article gives details.	1320
The Numismatist	Dec. 71	Don't Throw Away Those Auction Catalogues! Many uses of previously issued catalogues - These apply to checks & related material also.	1777
Numismatic Scrapbook	Jul. 71	Numismatics of 'Old Alabama' Cont'd. from June 71 issue. Pg. 724 illustrates 1840 Bill of Exchange. (If you have an interest in Alabama numismatics - get this complete article, many banks with their brief histories are listed)	716
Numismatic Scrapbook	Aug. 71	Numismatics of 'Old Alabama' Cont'd. from July 71 issue.	818
Numismatic Scrapbook	Sept 71	Mason Hospital Donation On Gold Check. Illustration of \$1,100,000 check, donation from Masons of Minn. to Masonic Memorial Hospital at U. of Minn. Mint Gold Bullion Receipts, 1850. Illustrations - Deposit receipt & fineness report with amount due depositor	878
Numismatic Scrapbook	Oct. 71	Numismatics of 'Old Alabama' Cont'd from Aug. 71 issue. "Paper Money Restoration and Preservation" by James J. Curto. (Also called to our attention by Larry Adams) Available from Librarian, American Numismatic Assoc., P.O. Box 2366, Colorado Springs, Colo. 80901 - cost 50¢. Refers to paper money - equally useful for checks, etc. 7 pages on storing, restoration and preservation techniques and advice. Cleaning methods also discussed.	928

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CHECK REFERENCE MATERIAL (cont'd)

<u>Publication</u>	<u>Issue date</u>	<u>Title</u>	<u>Page #</u>
Numismatic Scrapbook	Oct 71	Numismatics of 'Old Alabama' 1010 Cont'd. from Sept 71 issue. Current counter check of Repton, Ala. illustrated on pg 1010.	
Numismatic Scrapbook	Nov. 71	Idaho Check Signed by Morgan 1066 Check illustrated. J.T. Morgan & Co. Bankers paid through Wells Fargo & Co. bank in Salt Lake City Utah 1884.	
		Numismatics of 'Old Alabama' 1136 Cont'd. from Oct. 71 issue.	
Newsday	Oct. 71	A Fortune in Your Attic? 40 A Discussion on checking out worthless securities for possible value. Sent in by Mr. Chattan.	
Tucson Daily Citizen	Jul 71	Check Collecting Takes Many ? Approaches. On the subject of Old Arizona checks and check collecting in general. Sent in by James S. Reynolds.	
Coin World	Sep 8, 71	Check of Gold On Display 45 Solid gold check for \$1,000,000 illustrated. Funds raised by Masons in 1966 for Masonic Memorial Hospital at U. of Minn.	
		Wells Fargo Stock Comes To 24 Light. Stock certificate issued by American Express Co. in 1860's is hand signed by Henry Well., President and Wm. G. Fargo, Sec'y. who also were co-founders of Wells Fargo Co. Illustrated. Informative historical information written by Dick Bowman.	
Coin World	Sep 15, 71	Oversized, Colorful Check 47 Check illustrated, size 3 1/2 by 11 inches, described as printed in yellow, red and green. Issued at Imperial Shrine Session in Miami Beach, Fla. 1971	
		Early Bank Draft Shows 47 Portrait of Swedish Nightin- gale Jenny Lind. Check illustrated with portrait of Jenny Lind. Information about check and Jenny Lind by Grover Criswell.	
Coin World	Sep 22, 71	Check On Elongated Cent 18 "Coin-Check" illustrated.	

## CHECK REFERENCE MATERIAL (cont'd)

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<u>Publication</u>	<u>Issue date</u>	<u>Title</u>	<u>Page#</u>
Paper Money (Official publication of The Society of Paper Money Collectors)	Vol 9 No. 4 1970	Obsolete Paper Currency and Script of Kansas Page 132 illustrates only known numismatic memento of the pioneer establishment - The Abilene Bank, Lebold Fisher & Co., it's a check dated 1881.	132
Paper Money	Vol 10 No. 3 1971	I.O.U. Check Illustrated check, hand written by maker while a low for gam- bling debt. Later presented for payment and paid. Details given.	110
		Suppercheck! Detail of a new check that takes the place of many individual checks.	119
Paper Money	Vol 10 No. 4 1971	The New York State Free Banking Law Early Banking history of N.Y. State. Article contains many pieces of correspondence con- cerning banks, laws, money, etc.	147
		Currency and Check Vignettes Info. on our first banks. Notes relationship of checks paper money and die proofs - the matching of vignettes. Interesting and informative. Written by Mr. Richard T. Hooter.	162
	Vol 10 No. 4 1971	Moingona Bank was Never Opened Gives details of this planned Iowa bank that never opened although plans were drawn and checks and certificates of deposits were printed. Check & Cert. of Dep. illustrated. Written by Mr. Larry Adams	165

## OTHER PUBLICATIONS OF INTEREST

GEORGE WASHINGTON'S LIFE AND ACCOUNT is a book recently published by Marvin Kitman. It analyzes Washington's account books in a humorous vein. See your book dealer for this one. Sent in by Phil Snyder of COHASCO.

REPAIR AND PRESERVATION OF RECORDS by Adelaide A. Pinogue. This is National Archives Bulletin #5. Write National Archives, Publications Branch, Washington, D. C. 20408. Sent in by Larry Adams.



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## CLIPPING REFERENCE MATERIAL (cont'd)

HOBBIES TO ENJOY - This issue contains two full pages devoted to check collecting. This article is one of the Best of North America and Best of the United States. The article touches on collection checks, collecting notes from the publisher and says it is a great learning information. The total is 40 pages with 10 pages devoted to a great many hobbies. Interesting and informative. Published twice a year - \$1.00 a copy from Al Wick, HOBBIES TO ENJOY, Box 2242, St. Louis, Mo. 63109.

PROLOGUE, The Journal of The National Archives. This publication touches on various aspects of our history: contains factual information. Contains photographs, some in color. Contents of the fall issue lists the following: "Property and Pay" - recalls the first women hired by our government to trim notes; the idea of Francis E. Spinner, treasurer of the United States under Lincoln. Other articles are "Our Heritage in Maps, Soldiers and Symbols - The Origins of the Army Shoulder Patch, The National Archives and Records Service and Its Research Resources - A Select Bibliography, Archivist's Calendar, Publications of the National Archives and Records Service, Book Notes and Contributors. It is of interest to the historian and general reader. Soft covers. 8 by 10 inches in size and quality printing. Published three times a year - Spring, Fall and Winter. One year subscription \$5.00, back issues are \$3 and the current issue is \$2. Order from Cashier, National Archives (GSA, Washington, D.C.) Make checks payable to GSA (NATS)....Bob H. H.

### NEW IOWA-NEBRASKA BANK DIRECTORY AVAILABLE SOON

The 1972 edition of the Iowa-Nebraska Bank Directory will be available in mid April, 1972. This pocket-size volume contains a wealth of information for the collectors of Iowa and Nebraska checks, including a list of all Iowa and Nebraska banks, names and titles of all bank officers, recent bank statement figures, and bank phone numbers and banking hours. This directory can serve as a handy check list besides being a useful reference. It can be ordered for \$7.00 from North-western Banker, 306 Fifteenth Street, Des Moines, Iowa 50309

TYPE REGISTER OF CHECKS, MONEY ORDERS, BONDS, TALONS AND COUPONS in the SOVIET UNION 1917-1924 is now available. It is the work of Erik Johanson, Helsinki, Finland. The book covers the "near money" used during the Russian revolution 1917-1924. Discussed are checks issued by branches of the state bank, credit coupons, checks from cooperative banks, exchange coupons, tickets and receipts intended for local use. Values of this material are not given. In all, the book describes some 76 near-money types. This 44 page book, soft cover is available for \$4.00 and is written in English. The address for ordering is: Erik Johanson, Louhentie 1B5 Tapiola 3, 021130, Finland.

PRELIMINARY INVENTORIES Number 169, Treasury Department Collection of Confederate Records. This is an excellent source reference book describing Confederate material in the National Archives and includes numerous financial records and records of stocks and bonds issued. A "must" for any collector of Confederate numismatic pieces. Sixty-five pages, paper cover in 8 by 10 size. Send to: Publications Branch, The National Archives, Washington, D.C. 20408 (No Charge). This one called to our attention by Larry Adams.

CALIFORNIA LIVING, pictorial supplement, Los Angeles Herald-Examiner, December 5, 1971 contains two interesting articles on checks and check collecting. "Reading, Writing And Pretty Checks" the first article is on our modern checks; the second "How Much Are Cashed Checks Worth?" features information on old checks. Both articles contain many clear full-size illustrations. Both articles written from information furnished by CCRT member J.E. Weaver as well as the very many check illustrations used. It's well worth having a copy if one can be located.

McILROY BANK - A CENTURY OF SERVICE. This is a large, 11 1/4 by 16 inch size booklet of 18 pages giving the history of this bank from its beginning. This present day bank lays claim to being the "oldest Bank in Arkansas". It is beautifully printed with many illustrations. It is understood this piece is a prepublication effort for a book that will appear later this year. Shipped to our attention by Ben Purnham of Little Rock, Arkansas.

THE COMPLETE BOOK OF AUTOGRAPH COLLECTING has just been published by Dodd, Mead & Company, New York. It contains 154 pages including index and is geared to the beginner or one "on the way", so states PEN and QUILL, publication of the Universal Autograph Collector's Club. No other information available. (\$4.95)

#### FRIENDLY WORDS FROM OTHER SOURCES

The above title to this column was especially liked by my companion editor of CALCCIN NEWS, Mr. Lesley G. Lodge and he so states this in the current issue of their publication. (This heading appeared several issues back in TCI and since it so aptly describes the news content that follows it, it will be used whenever we have subject matter of this nature) Mr. Lodge has cooperated with us almost from the day we started CRT - we are most appreciative. Our publications are received on an exchange basis.

Mr. Lodge's column "Reports from...our Out of State Members and Friends" gives information about CRT and the address for receiving more information.

CALCCIN NEWS was judged the outstanding state or regional publication at the ANA Convention held in Washington, D.C. last August. It now carries the Love won by them. Our sincere congratulations - May you repeat in 1972!

In order to appreciate this outstanding publication, you should have a copy of it before you. It's a highly professional publication with many interesting, informative articles and contains the numismatic news of the state, it's printed on slick paper full of detailed illustrations. Our California CCRT members could do themselves a favor by becoming a member of this active California State Numismatic Association, receive their publication and enter into the activities of this organization. For details write their Secretary, Mr. Charles G. Colver, 611 E. Banna Ave., Covina, California 91724

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## FRIENDLY WORDS FROM OTHER SOURCES (cont'd)

Cooperation comes our way from the new editor of THE RAG PICKER, Mr. Ralph Werve. THE RAG PICKER is the official quarterly publication of The Paper Money Collectors of Michigan. Ralph writes: "Thank you for your kind letter and copy of THE CHECK LIST. You have a good idea and a fine start in membership, keep plugging and we will try to help.... Best...Ralph." Enclosed with his letter was a half page publicity item for CCRT which appears in the December 1971 issue of THE RAG PICKER. Here's what the item says: "INTRODUCING C.C.R.T....Every member of the PMCM should also belong to the C.C.R.T. or Check Collectors Round Table. Here is a young vibrant organization just two years old with over 200 members. The Club issues a publication called THE CHECK LIST four times each year. The October issue contains 52 pages of interesting factual information pertaining to all aspects of check collecting and related items. May I suggest that you contact..." The article continues by giving information as to dues, person to contact, etc. Thanks a big heap for these welcome words - they are appreciated. We'll return the favor!

A word from the AMERICAN TAX TOKEN SOCIETY....Our good friend Jerry Bates, well known collector and researcher of the American Tax Token Society is a great believer in helping promote clubs in other fields. He has given CCRT publicity in some of his previous ads, paid for by him. He has manned our table at conventions when we were absent. His recent letter states "The enclosed list will appear as a paid ad (by me) in "Coin Hobby News". Also - sent a copy to Clem Bailey of Numismatic News who says he will mention the clubs thereon from time to time in his column COINAGE. I keep pushing clubs and hopefully, someday, at least fifty percent of the collecting fraternity will belong to one club or another...Jerry". This one lists CCRT again! Thanks a million Jerry.

Since our last issue of TCL Mr. H. Jack Miller has joined CCRT; Jack is also a member of the above mentioned American Tax Token Society and is their publicity chairman. In a spirit of cooperation their recent news release is presented here.

### AMERICAN TAX TOKEN SOCIETY

A new organization catering to the collecting interests of sales tax tokens buffs and related items has been conceived, formed and is now in full operation

This group - American Tax Token Society - was formally organized in January, 1971 and from a mere handful of interested persons now numbers over 125 members, each of whom is actively engaged in their collecting forte - sales tax tokens whether in medal, paper or cardboard form.

This organization is run with a formal constitution, a democratically elected slate of officers, issues a bi-monthly printed publication and is considering an annual international convention to include our Canadian members. Dues are a nominal \$1.00 per year.

Officers Jerry Schimmel as president, Mike Pfefferkorn as vice-president, Charles Carter as secretary and George Frakes as treasurer comprise the officer slate. Each of these men has been actively engaged in sales tax collection activity for many years. Add to this list, well known Jerry Bates, board member, and you can understand why this organization has progressed so rapidly in such a short time of nine months.

Potentially interested members should contact Charles Carter, 721 Glenwood St., Denver, Colorado 80203, for membership applications and any questions concerning membership privileges. COME JOIN US.



## A BLIND MAN WRITE CHECKS? YES!

The article with the above title was sent in by Larry Adams of Boone, Iowa. It appeared in the August 1971 issue of BANKING. The following gives a brief summary of its contents.

It is now possible for a blind person to write a check because of the invention perfected by Norman Henderson in the basement workshop of his home. What he developed was a combination braille-script checkbook.

Persons who become blind or visually handicapped after a period of having normal vision, usually retain their writing ability or can easily learn script writing; the checkwriter invention takes advantage of this. Both braille and script are used to record the necessary information. The Checkwriter is made of a pair of hinged aluminum plates with horizontal writing-guide slots for date, amount, payee and signature. For other areas of the check, braille cells are used for transcribing necessary information. The depositor can also record information on the check stub for balancing his statement at the end of the month. This allows the blind person complete control over his account with no help necessary.

A new account is opened in the usual way with a signature card and an initial deposit. The new customer receives the "Checkwriter" and a supply of specially imprinted checks marked "Braille Account". At the end of the month the blind customer receives two statements, one in regular form and the other in braille.

\* \* \*

BRILLED MONEY was a featured item by Mort Reed in his half page coverage appearing on page 12 of the August 4, 1971 issue of COIN WORLD. He suggested, in illustration form, three vertical rows of Braille dots be embossed in the "ones" appearing in each corner of the bill. The 5's appearing in each corner would be embossed over with a "V". The 10's in each corner of the bill would have an "X" impressed in Braille. Instead of a "XX" over the 20's, a double parallel line of Braille dots would be used, this to eliminate the possibility of raising a ten dollar note to a twenty. The fifty dollar note would have an "L" embossed over the 50 that appears in each corner and the one hundred dollar bill would use a "C" over the 100 in the four corners. Using this method would make it very difficult to raise the amounts on the notes, yet be very simple for a blind person to determine the amount of a given piece of paper money.

\* \* \* \* \*

WANTED

WANTED

WANTED

WANTED

WANTED

WANTED

Wanted Missouri Banking Material including NATIONAL CURRENCY, CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD, CLAYTON, MANCHESTER, CARondelet and ST. CHARLES.

RONALD HORSTMAN

ROUTE #2

GERALD, MISSOURI 63037

WANTED

WANTED

WANTED

WANTED

WANTED

WANTED

Mount National Wildlife check folder here.  
Mount Scenic Americana II & Expressive  
check folder on opposite page.

#### DELUXE CHECKS

The checks and check folders illustrating these six distinct and different series of checks are included in this issue through the courtesy and generosity of DELUXE CHECK FOLDERS, Inc. These are indebted to DELUXE CHECK FOLDERS for sharing their beautiful product with us - at no charge. These have to be among the most picturesque checks produced in America.

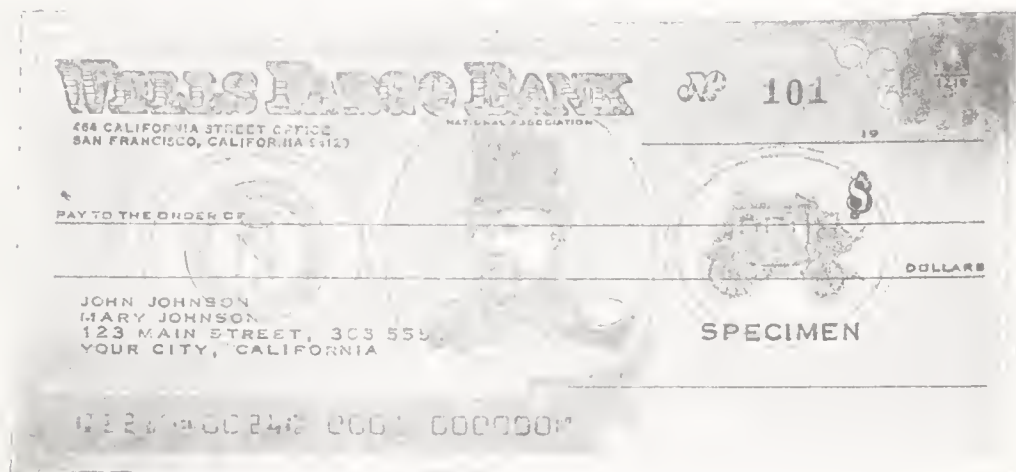
Your attention is called to the fact the specimen check book contains one check of each of the four series illustrated in the folders - each check is different and bound within the book, series by series. It's a collection in itself. Mount checks on additional pages or keep intact. It would indeed be a nice gesture, when you again order checks from your bank, if you would request DELUXE CHECKS of the series you prefer.



## EMPEROR NORTON OF SAN FRANCISCO AND HIS PAPER MONEY

Harry Boisen (FPM #C253) P.O. Box 26388, Sta. B, San Francisco, California 94126

Reproduced with Mr. Boisen's permission. The following article was produced for THE RAG PICKER, official publication of The Paper Money Collectors of Michigan and appeared in the January 1969 issue.



Old Emperor Norton is still popular enough to have his picture appear on a current series of Wells Fargo Bank checks. The background of the check is lavender with illustration in green, blue and yellow.

(The article is written for Ragpickers but will have equal interest to check collectors)

Many ragpickers have inquired if there really was such a person as Emperor Norton, and whether he actually did issue his own brand of paper currency. The answer is yes--a happy yes, indeed!

Joshua Norton (his real name) arrived in San Francisco in 1849, and set himself up in the import business. In 1852 he contrived to corner the rice market, and his ships (so-laden), swarmed into the harbor. Most of the crews, enticed by the wild tales of gold nuggets lying in plain sight along the mountain streams, hopped their ships, leaving the cargo. Before Norton cleared all of the legal barriers, the shortage of rice passed and he lost everything. Some said he lost some, if not all, of his mind; others claim his later shenanigans were due to his fondness for Pisco Punch--a hellbroth of a beverage next in kin to some liquid form of atomic energy.

Somewheres along the line he became a crony of the Editor of the newspaper known as the ERA or NEW ERA. Norton, Pisco Punch and the free and easy pen of the editor, all contributed to the delightful events that followed.

As the gold rush continued, along with large finds of silver, a U.S. Assay office, and later a mint, was established, and San Francisco mushroomed in size. A loose, politically controlled police department enforced the law in a haphazard grafting manner. Miners, fresh from success, enjoyed exemption from a stay in the city calaboose--as long as their supply of nuggets held out, that is. As crime and disorder increased, many made the suggestion that some kind of absolute monarch was needed; one who could send his troops, without favor, to maintain law and order.

So, it came to pass, that the LRA announced that Joshua Norton had proclaimed himself absolute ruler of the city and environs, and would henceforth be known as Emperor Norton, and everyone automatically became his subjects. This announcement was greeted with cheerful acceptance. The first edict of the self-crowned emperor was that all crime would cease, as of now. Oddly enough, much of it did! Of course, most folks deemed it more than co-incidental that at this same time the famous San Francisco Vigilante Committee went into high gear. Their first act was to string up the chief of police. (His remains now lay in state at the Mission Dolores). They applied other stringent punishment; a brief trial, if any, while conducting such details as finding the proper robe and tree or some such other crude scaffold. Quite understandably these drastic moves brought an abrupt halt to the skullduggery by those who were termed as "the lower element."

The popularity of Emperor Norton increased by leaps and bounds. San Francisco's famous fine tailors fashioned a uniform, resplendent with gold and other royal trappings. Every issue of the LRA carried accounts of his various activities. No matter how absurd, Norton never denied any of it. Along with being a likeable cuss, he appeared to be a master showman. A good time was being had by everyone. When the Emperor's dog Lazarus (of questionable parentage), succumbed, a period of mourning was declared, and thousands watched as the solemn caisson carried the pooch to its final resting place.

Dignitaries from the United States, and even from abroad, were officially greeted by the Emperor--a happening which they enjoyed more than the regular salutation by the Mayor. No historian has ever attempted to report true news of the antics of the times. It is too difficult to sift the facts from the fanciful.

But there was one king-sized fly in the ointment. Regardless how generous were the keepers of the many free-lunch counters where he was always welcome, it was quite apparent that his Emperor business required a certain amount of pocket money, and the contributions, (so to speak), from the general public, failed to keep the kitty full, or any part thereof. Furthermore, it was hardly in keeping for such a Monarch to put the nudge on his friends to keep the royal household on a going basis.

A happy solution was discovered. The Emperor began to print and circulate his own paper currency. This was printed most likely, by the presses of the newspaper--on a percentage basis. Sad to relate, it was neither of good quality paper, nor well printed. Regardless of denomination, the notes are all the same size--roughly about 4 1/2 by 6 1/2 inches. The lowest value I have noted is .25 cents; the largest \$20.00. All bore interest and were redeemable in gold.

The currency found good natural approval. Although being accused of being a bit batty, "His Highness" showed good sense, inasmuch as he usually offered the 50 cent note in exchange for goods or services. Every-

Fig. 44

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one entered into the act, and his offer was seldom refused. Once a month the Imperial Keeper of the Exchequer held a lively soiree at one Murphy Brother's Bar, where, probably conditioned by a round of the aforementioned punches, the miners exchanged their gold dust and nuggets for notes delivered and autographed by the Monarch himself.

For many years Emperor Norton and his entourage of hanger-ons enjoyed public acclaim. But as the city grew from just sort of a friendly town, interest gradually faded. Railroads, telegraphs, rapid transit between the eastern cities by way of a fast land trip across lower Mexico, had all found a place among the folks looking for something new.

On a rainy night in 1880, near old St. Mary's Church (damaged by the 1906 earthquake, repaired, and in use today in the heart of Chinatown) Emperor Norton collapsed. Needless to say, the funeral is remembered as one of the city's finest.

There are still some genuine Emperor Norton paper notes in the hands of dealers and collectors. Some few years back, a tavern bearing his name was opened, and issued replicas to mark the event. One or more of the genuine are on exhibit in several of the San Francisco museums.

To show the spirit of Norton still flourishes, during the recent political campaign, buttons, bumper stickers, etc. appeared urging his selection as chief executive. On election day there were several write-in votes in his behalf.

If you are a stalwart soul, when you visit San Francisco, as surely you will, fortify yourself with one or two Fisco punches, and after dark, ride the outside pew of a cable car. Pause at the top of Fowel Street Hill, and in awe, survey the panorama of lights far below, reaching to the horizon. If you wish to continue your research, sweeten the first "Punches" with another brace. Thus, I promise you on the return trip, you can get all the facts from the Ghost of the good Emperor Norton himself.

\* \* \* \* \*

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## 2 I L A N I N G B O U L D

Listed below are items members wish to BUY, SELL, TRADE OR WANT

- TRADE Will send unused modern colorful pictorial checks from my bank in exchange for yours. Ken Davis P.O. Box 2847, Tulsa, Oklahoma 74101.
- WANTED Iowa stock certificates and bonds; have others to trade. Larry Adams, 229 Park Circle, Boone, Iowa 50036.
- WANTED Need the following checks to complete my collection of canceled checks ..... from 1¢ to \$1.00: 1¢, 2¢, 4¢, 5¢, 12¢, 47¢ and 54¢. Herman L. Schaker, P.O. Box 204, Arroyo Road, Colo. 81067.
- TRADE Canceled stock certificates for your stock or check with Revenue Stamp. Also my County Warrants for 7 years. Frank Anderson, 504 Overlook Dr. N.E. Lancaster, Ohio 43113.
- WANTED DRUG, MEDICAL, DENTAL, Hospital, Hospital, relief, Red Cross, temperance, A.A., Scrip, checks, stocks, tokens, medals, advertising mirrors and cards. Many interesting items to trade. Leonard H. Rothstein, M.D., P.D. 3, Briggs Mills, Md. 21117.
- SALE I have a goodly number of checks and notes from the period 1910 to 1924 - some with stamps affixed....10¢ each, multiple sales welcome. Mrs. Ruby Webb, 1735 Lyron Ave., Stockton, Calif 95205.
- SALE For Sale: Nevada Copper Belt Railroad Company check \$1.00. Ten different Nevada and Utah Checks \$1.00. Unused stock certificate: H.F. Scott's Distribution Water Drawer 186. Certificates printed by Princeton, Indiana Democrat, 2 Types, 50¢ each. Mrs. Marie Johnson, 12433 Hogan Road, Clinton, Mich. 49236.
- WANTED Copy of book PROPEOPHIC THE NATION'S HOLY (1918) by Jack W. Spence, published by The Todd Company, Rochester, N.Y. Larry Adams, 229 Park Circle, Boone, Iowa 50036.
- WANTED Dakota Territory and North Dakota checks and drafts wanted. Will buy, but do have some trading material from several states. All mail answered. Glen L. Jorde, Box 48, Devils Lake, North Dakota 58501
- WANTED Post Cards with any of the following printed on them: Checks, coins, paper money, 11 back front or interior. Also wanted old checks, bank notes (obsolete) and business paper from Cincinnati, Ohio. Edw. Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.
- WANT I collect gold, silver and mining stock and bond certificates. Will buy or swap. Care you any? Robert A. Greenawalt, 3643 North Rosemead Blvd., Rosemead, Calif. 91770.
- WANT Want Massachusetts checks, particularly those from Worcester County. R. J. Roberts, 221 Large Place, Rockville, Md. 20853.
- WANT Interested in buying, selling or trading all stock certificates Philip S. Aronson, 111 Brewster Dr., Needham, Mass. 02192.
- WANT Vol. 21, Howe's HISTORICAL COLLECTION OF OHIO, The Ohio Centennial Edition 1903. State price and condition. Robt. Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.



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in design and color on certain checks, it is apparent that the general public likes checks that appear to be more than a staid business form.

Vander Werf is a charter member of the Check Collectors Round Table, newly formed national organization for hobbyists interested in financial documents.

### I. HAD TO HAPPEN

Some months back one of our members prepared an exhibit of checks and took it to a midwestern state show for display and competition. This member reported that the judge or judges rated it Zero as in their opinion it was not numismatic.

As you may guess, your editor was quite concerned - this being the gross understatement of the year! In the months that have passed since this unhappy event, I have contacted several nationally well known numismatists and a numismatic editor to obtain their reaction and opinions in regards to checks being numismatic.

One numismatist agrees that the checks should very well have been placed in a miscellaneous numismatic division of the show, while all the others contacted absolutely believe that checks are numismatic. The general consensus was that the problem "we" face is that, "not all people involved in meetings, conventions, shows, etc. are well enough informed".

Your editor originally wrote a two and a half page dissertation on this problem but decided to keep his "cool" and not bring up names, arguments, etc. - really what good would it do? - Only fan the flames. We don't want arguments, we want and will stand on our own merits.

One of the well known numismatists strongly suggests that our members contact the officials of any show well in advance of the exhibiting date to receive their OK, thus preventing such an unhappy and unnecessary occurrence.

We have an Educational Job to do - this is the way your editor sizes up the situation - we have to reach the uninformed and inform them! CONTINUE TO EXHIBIT YOUR CHECKS, even more so; the more they are seen the more they will be "accepted". We also need other tools to inform the uninformed - written articles on this subject, both for TCL and on pages that may be distributed to numismatic organizations and/or individuals. We'll soon have another tool which at present I'm not at liberty to divulge.

Remember we have to fit the A.A. definition of numismatics - "NUMISMATICS... The science, study or collecting of coins, tokens, metals, paper money, orders, decorations and similar objects". I'm sure we fit "and similar objects" - don't you?

Keep in mind, some items do collect, may not fit into this definition, yet certainly augment your collections.

I invite and welcome general and technical writings as to why checks are numismatic. The economic angle should certainly be brought out. We hope some of our informed members will furnish us with concrete information for publication - we need it for our own education as well as others. We hope to have more on this in future issues of TCL.

ADDRESS OF MR. WILDER, POSTMASTER-GENERAL, AT THE BANQUET OF THE  
NEW ENGLAND POSTMASTERS' ASSOCIATION, BOSTON, MASS., OCTOBER 12  
1907

Larry Adams, 969 Park Circle, Boone, Iowa 50036 (CORT #4)

(Mr. Adams shares this interesting address with our members. It is in the form of a printed booklet datelined Washington: Government Printing Office 1907. While the first paragraphs deal with postal matters (interesting too), the latter part discusses the beginnings of the Postal Savings Bank System and why it was started.)

Mr. President, and Postmasters of New England:  
Some one has said: "Uncle Sam meets his folks face to face at the post-office." It was in order that I might have the pleasure of meeting the postmasters face to face that I accepted the invitation of this association.

It is the post which brings people from all parts of the world into communication with each other. In 1639 the General Court of Massachusetts ordained that Richard Fairbanks's house in Boston should be the place for all letters. Benjamin Franklin, the father of our post-office, was appointed postmaster at Philadelphia in 1737, and in 1753 he was appointed Deputy Postmaster-General for the Colonies. The Continental Congress made him Postmaster-General, and authorized him to establish post-offices from Maine to Georgia.

Washington, in 1789, appointed Samuel Osgood, of Massachusetts, the first Postmaster-General of the United States. At that time there were but 75 post-offices. The rate of postage was 6 cents for 30 miles, and up to 25 cents for 450 miles. To-day there are 62,659 post-offices and an equal number of post-masters. The rate of postage is 2 cents an ounce for first class mail addressed to people living in North America or in our insular possessions, and 5 cents an ounce on first-class matter for other parts of the world. It is surprising and gratifying that there are so few errors, when we consider that we are distributing in the United States about a thousand million letters and postal cards a month.

The expenditures for 1906 were \$178,449,776.89; the receipts \$167,932,782.95; the deficit being \$10,516,995.94. Judging from the figures of the first three quarters and the estimate for the last quarter of the fiscal year ended June 30, 1907 (the exact figures will not be available until the end of this month), there is every indication that the deficit will be reduced to about seven million dollars for that year. Consequently, I do not propose to advocate the raising of rates, because I believe that the weighing of all mail matter which is now being carried on under the authorization of Congress will show, when we take into consideration the franking privilege and make a proper charge on the books for the mail matter distributed for the various Departments, that the Post-Office Department is not chargeable for much of a deficit.

The history of the rural delivery is an interesting one, and should be understood by our people, for the reason that there is a feeling prevalent in many parts of the country that this service is an extravagance and an unnecessary drain upon the Department. However, let us look at the results accomplished in the last ten years: The first rural route was established in the fall of 1896. Fifteen thousand dollars were expended during that fiscal year, the postal deficit being eleven and one-half million dollars. For the fiscal year ended June 30, 1907, the expenditures



for rural delivery were twenty-seven million dollars, and the estimated postal deficit showed a decrease, as compared with 1897, of about four and one-half million dollars, the total being about seven million dollars. This is an undoubted evidence, to my mind, that while the expense incurred in connection with rural delivery is enormous, yet it has increased the receipts, and the benefits to our people can not be measured in dollars and cents. The isolation which existed in many parts of the country has been overcome; the people are in daily communication with their friends in the rest of the world; the daily papers and magazines come to the door of every farmhouse on the rural routes, and enlightenment and information are being spread broadcast throughout the land. Medical men have said that already the establishment of the rural service is having its effect upon the mentality of our country persons, and that because of it insanity is on the decrease.

I want to draw to the attention of your gentlemen at this time certain features of inconsistency in connection with the parcel-post service; In the first place, it does not seem to be understood by many of our people that we have a parcel post at present. The rate is 16 cents a pound, and the limit of weight 4 pounds. It illustrates the incongruities that exist. Any individual entering the post-office here in Boston, or in any other city or town in the country, with two parcels, each weighing 4 pounds, can send one parcel to New York for 64 cents, while for the other parcel, which is addressed to some one in a foreign land and goes via New York, he will have to pay but 48 cents for the reason that the rate to foreign countries is 12 cents a pound, while the rate to our own people is 16 cents a pound. Should the packages weigh 4 1/2 pounds each, the one addressed to the friend in New York would have to be refused by the postmaster, while the one addressed to the person in the foreign land and which would be accepted would be forwarded to New York and then on to its destination. The parcel for the foreign country would be received in most instances even if it weighed as much as 11 pounds, and forwarded to any one of twenty-two foreign countries. Therefore I assume that our Representatives in Congress will realize that they can not afford to stand for a policy that compels our own people to pay 4 cents more on packages to people living in the United States (and even then permits them to send only 4 pounds) than on packages to people living in twenty-two foreign lands, for which they need pay only 12 cents a pound, and which may weigh up to 11 pounds.

Two interests are opposing the extension of parcel post in this country - the express companies and the country retail merchants. The latter fear that the mail-order houses will derive a benefit to their own disadvantage. It is in connection with the country retail merchants that I desire to speak especially.

I propose to recommend the establishment of a parcel post on rural routes which will meet the objection of the small storekeepers and retailers. This will be a boon to our rural population, and to the storekeeper, as the latter can receive orders by mail or telephone and dispatch the desired merchandise by the rural carrier. The farmer will be saved from hitching up his horse and going at the time he needs for plowing or harvesting his crops, and it will enable the storekeeper to increase his sales and meet the requirements of modern trade. If my recommendations are adopted, it will cost 1 cent a pound for the mail-order house to send parcels to the rural delivery patron from any city post-office, while for delivery from the distributing office of the rural route, or if mailed by a patron of any rural route for delivery to a patron on the same route, or at the distributing post-office of said route, the charge will be but 5 cents for the first pound and 2 cents for each additional pound.

to 11 pounds, or 34 cents for a parcel weighing 11 pounds. In Germany the small storekeeper has not this advantage in competing with mail-order houses, but he has adapted himself to the situation, and in many instances has become the agent in his town, thus supplying the people with goods which it is impossible for him to keep in stock without a great outlay of money.

I am also considering the advisability of recommending a local parcel-post delivery at city free-delivery post-offices, but in order to install such a system it will be necessary to obtain from Congress a special appropriation to acquire wagons and automobiles to do the required hauling. As already stated, there is a parcel post existing in the United States today, but at a rate of 16 cents per pound and a limit of 4 pounds. The object of my recommendation to Congress will be to get a decrease that will meet the rates charged for parcels sent by post to other countries. In other words, a reduction of 4 cents a pound, and an increase in weight which will compare in some measure to that which has been adopted by other highly civilized nations. An 11-pound limit will, however, be far from the maximum established by France (22 pounds), Germany (110 pounds), and Belgium (132 pounds).

Another matter of great public interest which I shall recommend for the consideration of Congress is a postal savings bank system, which has been adopted by many countries in the last thirty or forty years. These banks were established in England as early as 1861, in France in 1882, and in Austria in 1883. Now, with us in New England, we realize that the necessity for postal savings banks is very much less than in many other parts of the country, and this is demonstrated by the fact that in New England the average distance of the savings bank from the post-office is about 15 miles; in the Middle and Western States it is about 25 miles; in the Southern States, 33 miles; and in the Pacific Slope States, 55 miles.

We desire to encourage among our people economy and thrift, and by the use of the postal savings banks to give them every opportunity to husband their resources. The policy will not be to compete in any way with the savings banks, but rather to encourage the habit of depositing savings. The people that we shall want to reach are, first, those who have not the facilities at hand for depositing their money in a savings bank, and secondly, the foreign population which is entering the country in such enormous numbers and which is, to a great extent, hoarding its surplus earnings. The immigrants reach the United States suspicious of any private banking institution but with absolute faith in the Government. We have evidence of this in the fact that they are buying postal money orders payable to themselves. Our object is to bring hidden money to light, to instill life into it, and to lead it again into the channels of trade, for the mutual benefit of labor and capital, and thus add to the prosperity of the land.

Furthermore, we should encourage the foreigner to deposit his earnings, because after he has accumulated a few hundred dollars he will not be content to receive merely a 2 per cent interest, but will seek to purchase a home; and the moment he acquires real property in this country he becomes a better citizen. He becomes actively interested in the affairs of the nation, and at the same time places himself and his dependents beyond a likelihood of becoming public charges.

It is proposed to bring this money into circulation by asking authority from Congress to place the deposits in the national banks of the country, not in a few financial centers, but in the banks of the district where



the money has been deposited. I have been assured by prominent presidents of national banks that the Post-Office Department may count on receiving for such money turned over to them a rate of interest varying from 2 to 3 per cent. The Department would guarantee the depositor 2 per cent, or 1 percent semiannually. Thus evidence is given to the savings banks that we are not in competition with them and that our business would in nowise affect their deposits, their rates being usually from 3 to 4 per cent. The amount of money in the United States is estimated to be \$3,123,056,673, of which \$1,010,700,000 is in the banks and \$333,855,053 in the Treasury; the balance, \$1,778,501,620, being in the hands of individuals and other sources. This last amount seems large at first glance, but when we think of the wages that people are earning to-day, and that if each person in the country had in his possession \$10 in cash, \$800,000,000 would be accounted for, or about half the amount.

It will be the policy of the Department also to simplify in every way the registry and money-order systems, so that less time may be consumed in registering letters and obtaining money orders.

I find that there is a great demand from the public for postal notes, and it is the purpose of the Department to recommend such paper in denominations of 10 cents, 20 cents, 25 cents, 30 cents, 40 cents, 50 cents, 60 cents, 70 cents, 80 cents, 90 cents, \$1.00 and up to \$2.50. It is the intention to have the notes payable to the party designated. A small fee will be charged, but time will be saved, as no advices are to be sent. From 1 cent to 9 cents the notes will be made payable to bearer, and no fee will be charged.

Tests of stamp-vending machines will be begun this month, and if the machines are satisfactory they will be adopted, as they should prove convenient to the public in facilitating the sale of stamps.

At the end of the calendar year complete information will be obtained relative to the cost of transporting the various classes of mail matter, and the amount of mail matter which is franked, and the quantity handled for each of the various Departments, Congress having appropriated \$300,000 for the weighing of the mails for that purpose. Thus, for the first time in the history of the Post-Office Department, it will be possible to figure intelligently the actual cost to the Government of handling the mails, and I believe the data so obtained will tend to show (when we take into consideration the cost of transporting mail matter for the different Departments of the Government) that a very large portion of the deficit would be wiped out if such free matter were properly charged on the books.

Gentlemen, in a few words I have called to your attention some of the chief recommendations which the Department will present to Congress. I wish to congratulate the Convention upon its meeting and to assure you of the pleasure it has given me in having this opportunity to meet the postmasters, and I now wish the members of the New England Postmasters' Association success in their organization, for I feel and know that such organizations have been established for the best interests of the postal service.

\* \* \* \* \*

JOIN THE A.N.A.

C.C.R.T. IS A CLUB MEMBER OF THE A.N.A.

(C-066553)

- 8-2 of, or add to expense of his debtor, or it may be that he considers the account doubtful and does not wish to add to his own loss, that of protest fees."
- From Jack Weaver: "Protest is simply a legal process---very similar to notarization---that a bank can take on a bad (NSF, etc) check if requested to by the payee. Or is obligated to take unless protest is waived by a No Protest on the check. It was and is a somewhat cumbersome process and is waived on most items. It's been a long time since I've seen a check protested but it is not unknown today. It gives the payee or holder an indisputable evidence of non-payment with which he can go to court." (Understand protest items are a special interest of Don Thrall - care to enlighten us further Don? - Vince)
- 8-3 Nothing---anyone have anything to offer????
- 8-4 There appear to have been many banks that were operated as a sideline to the main business of the bank owner. The April, 1971 issue of TCL contains a very interesting article on the BANK OF LANYON. Jack Weaver mentions that P.T. Laugenour ran a bank in the 1890's that was strictly incidental to a general store and his principal occupation was that of a grain broker. Many of the early California banks were "sideline" operation to the express business, notably Wells, Fargo & Co. (Note the comma--Vince). Many of the early banks were just one facet of a very dominant community figure who was also a big land owner and/or developer and/or rancher and/or insurance man etc. Clear up to the 1930's, some banks were very heavily in the securities business with other banking functions very incidental to that. (Anyone know of any bankers whose principal occupations were not so honest--like bank robbing, stage holdups, etc? Vince).
- 8-5 Stanwood Bolton, Jr. came up with the most definitive answer to the location of La Porte, California. He reports that La Porte was in Plumas County and that a 1935 Rand McNally Atlas gives a population of 45 with the indication that it was too small to show on the map. A more modern map does show La Porte on the edge of Plumas County, almost in Sierra County (Population 50).
- "Financing an Empire" by Ira Cross dismisses the Bank of La Porte rather quickly in Volume I with two lines: "(It) was organized some time in October, 1871, with \$12,500 capital stock. It voluntarily retired December 24, 1890". In Volume II he adds: "On December 24, 1890, the Bank of La Porte applied to the Superior Court for voluntary dissolution and subsequently retired, paying all creditors in full".
- Many thanks to Jack Weaver for the research on the history of this bank.
- 8-6 As one correspondent said, this question defies a simple answer. Perhaps the best answer would be an article or two on the general subject by those most knowledgeable on the subject of reference material that we might have a chance of locating through used book stores or one of the out-of-print specialists that advertise in the book section of many metropolitan newspapers. Larry Adams and Jack Weaver (hereby christened the "Dynamic Duo") both came through on this one and Larry offered to write an article to be titled "Reference Sources For Bank History". This should prove to be a very interesting article, Larry, and we'll be looking forward to seeing it in TCL. Jack Weaver writes that he knows of three books dealing with the banks of California but all three are now out-of-print.
- (continued next page)

- 8-6 (cont'd) How about giving us the titles, Jack, so those of us so inclined can try to run down copies?
- 8-7 The article by Don Thrall in TCL #6 substantially answers this question. However, Don does use Wells, Fargo & Co.'s bank and Wells Fargo Bank somewhat interchangeably as to so many of us. Jack Weaver (he of the Wells Fargo Bank) reports that Wells, Fargo & Co. began business in 1852 and has never ceased. It opened with both an express and a banking function with the former dominating. The earliest Bills of Exchange (circa 1857) are headed simply WELLS, FARGO & CO., EXPRESS OFFICE--the words "bank" or "banking" are not used anywhere on the document. Later, they read "WELLS, FARGO & CO., EXPRESS AND BANKING OFFICE (circa 1870). Earliest checks were headed simply WELLS, FARGO & COMPANY (examples in 1861 and 1874) and later WELLS, FARGO & CO'S BANK. N.A. Wunder reports that he has items from California and Nevada dated 1872, 1874 and 1888 all with comma, but has other in the 1890's all without the comma. Jack goes on to say that Don Thrall's article covers how Wells, Fargo & Co. sold off all its banking offices except in San Francisco prior to the 1905 merger with the Nevada National Bank. Wells Fargo & Co. continued in the domestic express business until World War I and in Cuba and Mexico to the present. The bank was known successively as 1) Wells Fargo Nevada National Bank, 1905; 2) Wells Fargo Bank & Union Trust Co., 1924; 3) Wells Fargo Bank, 1954. Still later it merged with American Trust Company and was known for a few years by the impossible handle of Wells Fargo Bank American Trust Company! This was officially shortened to Wells Fargo Bank. Even more recently the bank has taken a National Charter and the official name is now Wells Fargo Bank, National Association, or more simply, Wells Fargo Bank, N.A. Wells, Fargo & Co. has been "resurrected" through the purchase of the right to the name owned by the American Express Company, and Wells, Fargo & Co. is now the name of the one-bank holding company that owns Wells Fargo Bank, N.A. (A most interesting "What's In A Name?" story--much of which I'd not heard of before - Vince)
- 8-8 The response to this one, as expected, was very heavy. It seems we are all housing our collections in a different way. Several very interesting letters were received and the total volume is far too large to include in the column. If those who were so kind to write will allow me, I'd like to hold off with the answers received until the next issue of TCL as there is enough info on hand here to form the basis of an article and one that should be of considerable interest to all the membership as several very good ideas have come forth. Those of you who have not yet written to describe your method of housing your collection are invited to do so for inclusion in the next issue. A very special thanks, however, to Herman Boraker who sent in not only a detailed description of his method, but also samples and illustrations. Never realized that so many different and unique ways had been devised by the membership for housing their collections!!! Please be patient if you have already written, and please write if you have not already done so.
- 8-9 No response--anyone have any guesses???
- 8-10 Larry Adams sent in a very interesting item. This slip was apparently enclosed with cancelled checks and reads: "Pursuant to the Revenue Act of 1932, on and after June 21, 1932, we will be obliged to collect for remission to the Federal Treasury a tax of 2 cents

(Cont'd next page)



THE QUESTION BOX (Cont'd)

- 8-10 (cont'd) on each check paid and charge same against accounts of customers drawing such checks. It is suggested that you make appropriate deductions on your check stubs at the time checks are issued."

In line with the above, Stanwood Bolton, Jr., sent in a check on the Lockport Exchange Trust Company, Lockport, New York, dated January 13th, 1934, originally written in the amount of \$303.10 to which has been added a rubber stamped "Tax .02¢" above the amount in figures and the penciled notation below \$303.12". It would appear that the statement of the maker of the check was charged \$303.12 for this item (??) Does anyone have a copy of a bank statement of the time that would give us a firmer idea of the manner of the handling of the tax? Unfortunately, the check submitted by Mr. Bolton has a rather poor rubber stamped impression and probably wouldn't show up too well in illustration. Stan notes that the impression appears in blue from December 29, 1932 to January 13, 1934 and in darker colors (reddish-purple or red-blue) from March 9 to May 26, 1934.

- 8-11 No responses---????

- 8-12 N.A. Wunder writes that he finds himself slightly confused (me to!) as many of the earlier checks in his collection are not endorsed at all on the reverse. Says he has a Texas check from 1916 with a signature and below that the notation "By wife". And one from Rhyolite, Nevada dated December 13, 1907, made out in full but the signature line reads "Expense". He also notes he has many items endorsed with a company name, but with no signatures. (Of course this is common practice today where a business uses a rubber stamp endorsement reading "Pay to the order of (bank) and the name (or names) of the company below with the account number to which the item is being deposited. These endorsements are usually limited by the statement "For Deposit Only". Does anyone have any information on current rubber stamp endorsements that are NOT "For Deposit Only"?, or is any other statement allowed? When a check of the earlier days carries no endorsement, what proof did the maker of a check have that the rightful party received the funds?

Joseph Einstein believes that central banks charged for collecting funds drawn on country banks and that, prior to clearing houses, this "exchange" covered the postage and handling of the item. Normally such exchange was charged to the party receiving the check. When a payor wanted to cover such charges, the check was marked "with exchange" and such charges were deducted from the payor's account at the time the check itself was paid.

- 8-13 A most interesting question and one that appears to have appealed to many of the members. Jack Weaver came up with the following: "I find these Royalty Stamps (all subtitled "Second Million") on 5 check books of 3 local banks. Stamp #20089 is on the inside front cover (as are all the others) of P.F. Laugenour (Banking Department), Dunnigan, California. This was in reality just a window in Mr. Laugenour's general store but was the only bank Dunnigan has ever known in its long existence. It was in operation only between 1894 and 1897 and I'd have to believe their checks are about as rare as any. In this checkbook, the stubs show the first check dated 12-14-95, the last written on 8-20-96. Thirty of the original 50 checks remain in the book

(Cont'd next page)

## THE QUESTION BOX (Cont'd)

8-13 (cont'd) "Nos. 33571 and 47480 are on the books of the Farmers & Merchants Bank of Woodland (predecessor to our present Bank of America). Stubs in the first book run between 10-19-95 and 7-2-96, the second picking right up on 7-3-96 and running til 4-27-97. Other F&M books with dates as early as January 6, 1900 do not contain this stamp.

"Nos. 106583 & 106886 are on Bank of Woodland (predecessor to our present Wells Fargo Bank) books. Earliest stub is 1893, latest September 1894, much earlier than the books with lower serial numbers noted above.

"All of these check books are bound at the left end with a fly-leaf providing space for three entries followed by three blank checks. I suppose that that is the feature that was patented.

"The stamps on the Laugenour and Bank of Woodland books are very much like those illustrated in Check List #8 except: 1) the second patent owner is Morrington, not Morrrington; 2) the third patent date noted is May 29, 1877 not 1872 and 3) none have the diagonal overprint noted by Mr. Horstman. In addition: The Laugenour checks were printed by the "Union Litho Co., S.F." while the Bank of Woodland checks have "Hall, Providence & San Francisco" on them.

"The stamps on the F&M checkbooks are identical with the others except that the lower right hand panel which lists the three patent owners shows instead "Made by/Union Lithograph Co./316 Sacramento St./San Francisco, Cal." "

The above is the only answer received to 8-13 with the exception that one correspondent indicates that he wrote directly to Mr. Horstman on the issue, and wonders if that is O.K. This brings up a good point. If the source of a question is known, it is O.K. with me if members wish to write directly to the questioner, but I think a copy should be sent in for inclusion in the column for edification of all the members, especially those who might have had their interest in a particular item piqued by the question. Agree?

NEW QUESTIONS:

9-14 What does "Agreeably to Special Contract" mean on the check illustrated below? The questioner indicates that he has been involved in considerable correspondence on this point, but to date has had absolutely no success. Can anyone help? Or make a guess or two?



No.

Columbia, July 3 - 1865 -  
National**COLUMBIA BANK,**

AGREEABLY TO SPECIAL CONTRACT.

Pay to Abram Wilson  
Twenty nineor Order  
45 Dollars  
100

\$29.45

L. C. Stinner



Jan. 72

THE QUESTION BOX (Cont'd)

- 9-15 One of the members writes that he is very deeply involved with the banks that existed in Boston during the period from about 1860 through 1910. He has been working on building a collection of checks from the Boston banks of that era and has 30 different ones now. He's wondering if anyone can provide any idea of the number of check-issuing banks that existed in Boston during the period. Can anyone come up with a guess on this one?
- 9-16 Our editor Bob Flaig sends in the following excerpt from a letter from a member:  
"And (I received) some photocopies of some pay vouchers dated 1902 which were rubber stamped:  
Payable ½ Gold, ½ Silver  
&  
Payable in Silver  
&  
Payable in Silver with Silver  
crossed out and Gold written over it.  
"What do you make of that? All my other split-payment stuff was dated in the 1870's---am really surprised that the practice persisted into the 20th Century--and Why? As late as 1902 do you suppose there was a practical difference between the value of silver and the value of gold--and did banks carry an account in each currency for it's customers who wanted to follow this practice." Several very intriguing points are contained in the above--anyone have any information?
- 9-17 What is the precise distinction between "Pay To" and "Pay To The Order Of" as used on the face of checks. Could the payee on a "Pay To" check not endorse (or order) the item to pay it to another party?
- 9-18 Wonder what the occupations of the membership are? I know several who are in banking or allied fields which produces a natural interest in banking history, but wonder how people in other occupations became interested? How about each member sending in a very brief account of how he first became interested in the collecting of checks and list his occupation. These replies will be tabulated and included in a forthcoming issue for the general information and possibly amusement of the membership. For example: I work for Bethlehem Steel Company. What has that got to do with checks??? Could be a very interesting item to read when all the members have written in. Your help (all of you) is needed!

Received many answers to the questions in issue #8 but not many new questions. No matter how simple your question may appear to be, ask it--you might be surprised how involved the answer can be. And keep the answers coming--we need both questions and answers to keep the column rolling. Vince.

\* \* \* \* \*  
CENTRAL STATES NUMISMATIC SOCIETY CONVENTION APRIL 28-30, 1972  
CCRT has received an invitation from the General Chairman, A.P. (Del) Bertschy to participate in their 33rd Anniversary Convention to be held at the Red Carpet Inn - Expo Convention Center, 4747 South Howel Ave., Milwaukee, Wisconsin on the above dates. Mr. Bertschy's letter reads in part, "We plan to provide FREE space at the Red Carpet Inn for any numismatically related splinter groups who desire to meet in conjunction with this convention. Please consider this an official invitation for your organization to so participate." This will no doubt be another great affair; their last one was! Mark your calendar!

PLEASE RETAIN FOR FUTURE REFERENCE

CCRT MAIL AUCTION

J. E. Weaver, P.O. Box 30, Woodland, Calif. 95695

Auction Manager

A regular feature of each Check List is a mail auction. With these auctions, three purposes are served: 1) Members are provided with a place to buy desirable and unusual items; 2) Members are provided with a place to sell their better duplicates; and 3) Members are informed of "going prices" for checks and collateral material.

The ground rules are quite simple. Members submit their bids (minimum \$1 please) to the Auction Manager on as many lots as they wish, by mail postmarked no later than the stated closing date. Each lot will be awarded to the highest bidder at 10¢ above the second-high bid. If only one bid is received on a lot, the award is made at the price bid. In case of tie for high bid on a lot, it will be awarded, at his bid price, to the member whose bid is first received by the Auction Manager. If two identical lots are offered in the same auction, they will be awarded to the highest and the next highest bidders at the latter's bid price. The Auction Manager may take a lot on which there has been at least one other bid, but only if he is willing to pay 10% more than the highest bid on that lot.

There are two bidding variations offered: 1) Members may list their bids in the order of their preference and may then set a limit on the total dollar amount they are willing to spend. 2) "Or" bids are acceptable; if two lots are equally desirable but a member doesn't want both, he may indicate to the Auction Manager that if he is successful on the first of two bids, the second is to be cancelled.

Submitting material for future sales is equally simple. All material is to be sent to the Auction Manager who will work it into the next sale with available space. Single items worth at least \$2 sell best. Miscellaneous, routine checks, even when offered in quantity, don't draw well and are best submitted to the Exchange Service. However, medium or large lots of otherwise routine material with a strong common denominator are good. Ten turn-of-the-century checks on 10 different Chicago banks should draw active bidding. Members are welcome to provide pertinent information on the material they submit, remembering that space for description is very limited. The Auction Manager may group checks into lots as he sees fit and may occasionally return material he deems unsuited. "Protective" bids are discouraged and may be declined and material returned. They may be allowed however, on better-than-average material. In such a case, the owner would submit bids for his own lots and if he is the high bidder, the lot would be returned to him for 10% of the usual winning price (10¢ over the second high bid). Ten percent will be deducted from all selling prices to cover expenses of the department, with anything above expenses going into the club's general treasury. Donations of material for the auction, where 100% of the proceeds go directly into the club treasury, are of course welcomed.

A full list of Prices Realized is published each quarter for the previous auction. Members are encouraged to post these prices in the margins of the previous auction list in order to gain an insight into what members are willingly paying for the many types and varieties of checks and related material.

We look for increasing membership participation in all auctions as an indicator of interest in this new hobby.



CHECK COLLECTORS ROUND TABLE

MAIL AUCTION #9

Closing date Feb. 22, 1972

J.E. Weaver, P.O. Box 30, Woodland, Calif. 95695, Auction Manager

I was worried. It was late in November and Auction #8 was due to close on December 4th. I had only 13 bids and there were still 11 or 12 lots without any bid posted.

Well, the "regulars" saved the day. Six or seven bid lists arrived during that last week, most of them long ones from regular bidders. So we wound up in pretty good shape with only 2 lots with no bids and 5 with single bids. I'm disappointed that there were still only 26 members bidding (and 8 of these were on single lots only). We still are of no service to about 90% of the membership.

Lot #43 was the most popular, drawing 13 bidders. I guess it was those romantic names, "Yellow Jacket" and "Bullfrog", that drew the crowd. Second most popular was Lot #22, the five Lake City, Colo. checks. Bids on that lot ranged from \$1.05 to \$17.70, and was "knocked down" at \$10.70 (10¢ over second high bid of \$10.60)

Lots 43 thru 48 were all Western items and that's where the real action was. These six lots drew a total of 48 bids.

Our thanks again to members who donated all or a portion of their returns to the CCRT Treasury, specifically to Messrs Casper, Wick, Lukashevich, Carter, Colby, Rathjen and Fine. The Treasury benefitted by \$39.45.

Valuation of checks and related material will never become an exact science but one of the real purposes of this auction is to give some indication of what knowledgeable bidders are willing to pay. Take a minute, then, to look back at the material listed on Auction #8 and check the items against this list of prices realized:

Lot # 1	\$ 6.50	Lot #18	\$ no bids	Lot #35	\$ 6.30
2	6.50	19	1.95	36	6.50
3	2.70	20	1.95	37	15.10
4	2.70	21	1.10	38	8.00
5	4.95	22	10.70	39	1.85
6	1.25	23	4.40	40	2.20
7	1.25	24	2.20	41	1.10
8	2.40	25	2.70	42	1.10
9	3.80	26	4.20	43	6.40
10	1.20	27	2.40	44	3.20
11	4.10	28	1.10	45	5.60
12	1.20	29	2.60	46	4.70
13	3.90	30	2.70	47	4.85
14	2.30	31	2.60	48	3.35
15	1.00	32	1.00	49	3.60
16	3.10	33	4.85	50	3.45
17	no bid	34	3.85		

So onward and upward to Auction #9. Send your bids to the Auction Manager at the address shown above. Sale closes February 22, 1972.

The first three lots are Dividend Checks of Lawrence Mfg. Co. drawn on Natl. Webster Bank and datelined Boston. Note nice RN imprints:

Lot #1 For Dividend #65, \$750, 1-1-73 with RN-N3

Lot #2 For Dividend #68, \$30, 6-1-75 with RN-N3

Lot #3 For Dividend #69, \$30, 12-1-75 with RN-M2

- Lot #4 Payroll voucher headed "D.M.C. (Dover Mf. Co.) Upper Store" and datelined "Dover (N.H.) Apr. 3, 1824." Reads "Pay to Solomon Gray in full for labour from Dec. 6, 1823 to this date one hundred thirty one dollars and fifty cents, which charge to account of Factory No. 1 /s/ E. Banchor (underlined portions manuscript, balance printed)
- Lot #5 (1) Dft of Fort Lupton (Colo) Bank 5-16-1902 on Kountze Bros. N.Y. featuring head of long-horn steer busting thru the paper at left end panel, a \$4.17 check protected in three different ways against raising; and (2) business check of J.S.D. Manville/ Hardware on the Bank of Leadville, Colo. 12-4-79 with RN-G1.
- Lot #6 Manuscript promissory note of the Southern Life Ins. Co. (in spite of the name, actually a "bank" of issue headquartered in St. Augustine, Fla.) dated 9-21-1840. Drawn at and payable at the N.Y.C. agency.
- Lot #7 Promissory note (nicely engraved form with nautical vignette) datelined Boston, Sept. 1, 1843, signed by "M.C. & J.W. Browne" of "Port Leon in the County of Wakulla, Territory of Florida" payable to Henry Gassett & Co.
- Lot #8 Certificate of Delivery for 500 sheets of blank bank notes of The Farmers Bank of Mina (NY) dated July 15, 1847 by Office of Danforth and Huffy. Folded & sealed, it then went thru the mail addressed to A.C. Flagg, Esqr, Comptroller, Albany. Bears single circle (30 mm) postmark in red "New York/15 Jul/5 cts".
- Lot #9 "Quarterly Report" being a "Statement showing the true condition of the Farmers & Drovers Bank of the Village of Somers (NY) on the morning of the first day of May, 1847". Folded & sealed and addressed at Lot #8, with "Paid 5" in red manuscript after "Somers N.Y./May 3", also in manuscript.
- Lot #10 Four Colorado items dated 1880/83: 1) Dft of Rocky Mt. Natl. Central City, drawn on Kountze Bros. N.Y. RN-G1, very fancy bank seal embossed over amount; 2) business check of First Natl, Leadville, black type on white stock; 3) & 4) are duplicates of business check First Natl Leadville in old English type, black on yellow stock, bottom portion of check covered with net of fine lines as protective measure.
- Lot #11 Identical with #10. Will be awarded to second-high bid on Lot #10, at bid price.
- Lot #12 Some member must still need these handsome Brazil (Ind.) Bank drafts. Here are six more, all different, only one with the familar bank-and-coal-cart engraving, but all with imprinted revenues RN-D1, D3 or G1. Dates between 1873 and 1878.
- Lot #13 Ck 7-19-98 and five more between 1/19 & 7/19/1900, all by same maker, all on German Natl Bank, Newark, N.J. but on six different check forms. One R155, one RN-X7, four R164.
- Lot #14 Two nice unused checks: very small (2 1/2 x 4 7/8) brilliant red-on-white, datelined FORT COLLINS, COLO. 188\_\_ on "FOUDRE VALLEY BANK/STOVER, SHELTON & CO., BANKERS; and another red-on-white business size check on GERMAN AMERICAN BANK, datelined NEW YORK 187\_\_, imprinted in end panel for "Indickar & Gahagan" with RN-C1.



- Lot #15 Three nice early ones: 1) red-on-white form datelined NEW YORK 185 but completed July 14, 1860, on BULL'S HEAD BANK, illustrated with a bull's head in half-dollar-size circle; 2) brown-on-white ck with nice allegorical vignette completed 6-11-60 but datelined CLEVELAND, O. 185, MERCHANTS BRANCH BANK; and 3) red printing on cross-hatched safety paper for FIRST NATL., MARIETTA, PA, dated 12-21-73 with R135.
- Lot #16 Four checks on three different NYC banks signed by Abraham Bell & Son, all showing "Quaker dating" in year 1853, such as 4 MO 26th, 3 MO 31st, etc. (Understand Quakers of that day did not wish to use "pagan" month names) Drawn on METROPOLITAN BANK, NASSAU BANK and two styles of CITY BANK.
- Lot #17 Identical with #16. Will be awarded to second-high bid on Lot #16, at bid price.
- Lot #18 Full unused sheet of 4 checks (with stubs) datelined NANTICOKE, PA 192 on THE POLISH DEPOSIT BANK, imprinted for Felix F. Majewski; Electrical Contractor, and illustrated with pic of electrical fixture of the period. All printing in Old English, on blue safety paper.
- Lot #19 Three account books of the NORWAY (MAINE) SAVINGS BANK used 1869/70. All show names of officers of the bank, plus the by-laws e.g. "Deposits of not less than 25¢ will be received and smallest sum that shall be put on interest shall be \$1." Hand-written entries of deposits and withdrawals.
- Lot #20 1946 edition of "Know Your Money" publ. by U.S. Secret Service, Wash.D.C. bearing rubberstamped "From your Congressman Thomas J. Lane, 7th District, MASSACHUSETTS". Thirty two pages of dated illustrations and text having to do with currency, coins, & checks.
- Lot #21 Four typed letters dated 1894/5 addressed to Treasurer, PEOPLES SAVINGS BANK, LEWISPORT, ME., all relating to installation of a bank vault. One on letterhead of J.M. Mossman, Safes, Locks, etc. NYC illustrated by two engravings of clock devices as used on vault doors; other three on ornate letterhead of E.C. Morris Safe Co., Boston, showing birdseye view of large plant.
- Lot #22 Early "BANKING HOUSE OF L.H. HERSHFIELD", "and Co." added in red manuscript; Serial #745 dated 2-26-67, drawn on Isett Kerr & Co. NY for \$122.63 "in American Coin". Green RN-B6.
- Lot #23 Identical form as Lot #22 but altered in red manuscript for the VIRGINIA office. I. Serial #22 on this office. Dated 10-20-66, again on Isett Kerr for \$700 payable "in Current Funds".
- Lot #24 Another "miner & dog", this one Hershfield "& Bro." on HELENA. SER. #7655 dated 4/75, overprinted in gold type in 3 places calling for payment in gold, drawn on Bank of CALIFORNIA, S.F. with RN-D9.
- Lot #25 Montana Territorial Warrant with miner & dog illustration; datelined HELENA, M.T. 10-16-85, for \$52.40 for "collecting 262 Chateau Co. Statistics in 1885". Registered 10-16, paid 12-21 with 39¢ interest.
- Lot #26 Sight draft datelined MONTIAC, MICH. 8-18-98; bears large adv. logotype of "C.V. Taylor, Mfr. of Montiac Spring & Road Wagons, Carts, Buggies, Surreys & Cutters"; Couple of heavy folds and small marginal tears but nice appearing item.

- Lot #27 Ck on FIRST NATL, CARLISLE, PA. 3-29-65 with R6; bears vignette of Freedom, could be nicely displayed with Scott #989 postage stamp which it closely resembles; plus Ck on DEEP RIVER (Conn) NATL BANK 1-7-67 with 5¢ R26.
- Lot #28 Ten NEW ENGLAND items: PACIFIC NATIONAL BANK, NORTH PROVIDENCE, R.I. 1869; CITIZENS NATL BANK, WATERBURY, CONN. 1898; four different styles between 1873 & 1900 on CLINTON (CONN) NATL.; four identical, unused on N.E. TRUST CO., BOSTON datelined 188\_\_\_\_ with RN-G1.
- Lot #29 Six N.Y. items: KINGSTON NATL BANK 12-13-72, green on white with RN-D1 and beehive vignette; NATL BANK of the STATE of N.Y. 6-1-77 with R152; two on UNION NATL NYC dated 1882 with R135's; two on KNICKERBOCKER TRUST CO. NYC with R155's.
- Lot #30 Check on "Cashier of the LONG-ISLAND BANK" datelined Brooklyn, November 6, 1828. Wrinkled but sound.
- Lot #31 Six CALIFORNIA items: one 1899, others 1912-23, each on a different bank: UNION NATL, OAKLAND; 1st NATL, MARTINEZ; RODEO BR. BANK OF PINOLE; CITIZENS NATL, L.A.; BANK OF ANTIOCH; CITIZENS NATIONAL, ALAMEDA.
- Lot #32 Grab-bag of five routine but nice checks: THE PARK BANK, NYC 1859; J. HART & CO. BANKERS, DOYLESTOWN, 1872; FIRST NATL, INDEPENDENCE, MO. 1875; PLANTERS NATL, RICHMOND, VA. 1898; FIRST NATL, GLENROCK, PA. 1899.
- Lot #33 Business size check datelined "STIGLER, I.T. (INDIAN TERRITORY) 4-21-1904" on BANK OF STIGLER--with monogram of bank.
- Lot #34 Business size check datelines only "OKLAHOMA, U.S.A. November 10, 1902" on WESTERN NATIONAL BANK. With sticker reading "No Protest/ please remove before presenting/NATL BANK OF COMMERCE/KANSAS CITY, MO".
- Lot #35 Certificate of Deposit for \$80 by Agency of the BANK OF CALIFORNIA, GOLD HILL, NEV. dated 1-26-1871; payable either in SF or GOLD HILL IN U.S. GOLD COIN.

\* \* \* \* \*

IMPORTANT

WE ARE INVITED

IMPORTANT

The following letter was received by CCRT: "Dear Friend: On Friday, Saturday and Sunday, April 28, 29, 30, 1972, the Central States Numismatic Society will convene its 33rd Anniversary Convention at the Red Carpet Inn - Expo Convention Center, Milwaukee, Wis. The Actual convention will be preceded by PNG (Professional Numismatists Guild) Day, Thursday, April 27, 1972, which also will be open to the public.

"This convention will be co-chaired by A.P. (Del) Bertschy and Gale Highsmith.

"We plan to provide FREE space at the Red Carpet Inn for any numismatically related splinter groups who desire to meet in conjunction with this convention. Please consider this an official invitation for your organization to so participate. If your organization's decision is in the affirmative, we will need to be so advised, along with the following information, NO LATER than February 15th when room assignments will be made...."

Due to prior commitments your editor will not be able to make this great affair. If one of our members will do the honors of chairing an informal meeting of CCRT members at this convention please inform me promptly. All members planning on attending this meeting are requested to inform your editor as soon as possible to comply with the deadline for arrangements.

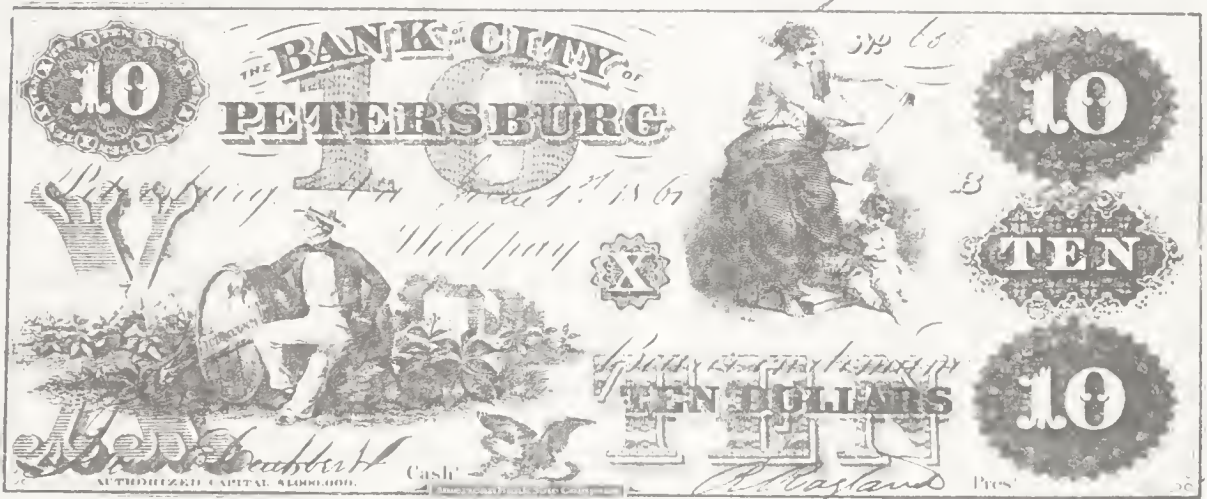
# the Check List



## Check Collector's Round Table

Volume III Number 2 Issue 10 April 1972  
Published by Robert Flaig P.O. Box 27112 Cincinnati, Ohio 45227

### MATCHING CHECK AND NOTE VIGNETTES



A. C. COPELAND, Cashier.

\$1145.00

ROCHESTER BANK. SUCCESSORS TO

ESTABLISHED, A. D. 1860.

## FIRST NATIONAL BANK

OF

Rochester, Ind., Dec 18 1881

Pay to the order of

Eleven Hundred Forty Six Dollars

To Union National Bank,  
Chicago, Ill.

A. C. Copeland, Cashier

No. 17013

Vignettes are a fascinating part of the study of checks and related banking documents. The above are from the collection of Richard T. Hooper. His article and additional illustrations begin on page 61.



C.C.R.T. AND T.C.L. INFORMATION

CCRT membership dues is \$3.50 per year and includes four issues of THE CHECK LIST mailed 3rd class. First Class mailing add \$2.00. First Class Mail must be used to foreign destinations - Canada and Mexico add \$2.00 to dues, all others add \$3.50. Remittance must be in U.S. Funds.

THE CHECK LIST is issued quarterly with mailing dates as follows: January 31, April 30, July 31, and October 31.

Closing date for receiving material for publication is 30 days prior to mailing date.

Articles, clippings, news items, book reviews, comments and suggestions are solicited and always welcome.

Advertising rates are available from the publisher. Rate sheets will be included with one issue of TCL during the year.

Neither the publisher or CCRT assumes responsibility for transactions between members or members and other parties.

The views expressed in material received and published or included as a supplement may or may not be in accord with those of the publisher and his staff.

A complete membership roster will be issued once a year with supplemental rosters added on a quarterly basis.

\* \* \* \* \*

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In 1855, a man named Benson was the first settler in Newton Township, Winnebago County, Iowa. Another settler was John B. Hill, who settled on the land homesteaded by Benson. Because of all the native timber, fruit trees and shrubbery set out by Mr. Hill, this area soon became known as Benson Grove.

The town of Benson Grove was laid out by J.B. Hill in the summer of 1864. Benson Grove became a popular place for people to meet as it was midway from both ends of the county and was on the stage coach trail. However, in 1879 the new M. & St. L. Railroad preferred the level bottom lands owned by J.D. Leland and located to the southwest of Benson Grove. Benson Grove became an inland town and in 1880 J.D. Leland purchased land to the west of the railroad, built the first store and changed the name of the town from Benson Grove to Lelandsburg. Later the name of Lelandsburg was shortened to Leland. Leland was a prosperous little town, having the official plot of the town filed July 15, 1887 and became an incorporated town in 1894 with a population of 215.

The Farmers Savings Bank was organized by B.A. Plummer, President of The First National Bank of Forest City and commenced business in November of 1900. First officers of the bank were B.A. Plummer, President; J.D. Leland, Vice President and Charles Isaccs, Cashier. The Farmers Savings Bank closed November 19, 1925.

LELAND, IOWA	192	No.
<b>FARMERS SAVINGS.BANK</b> 72-1417		
PAY TO THE ORDER OF		\$
<i>closed 11-19-25</i>		
		DOLLARS

	LELAND, IOWA	193	No.
<b>LELAND CO-OPERATIVE BANK</b> 72-2101			
PAY TO THE ORDER OF		\$	
		DOLLARS	
FOR			
<small>CURTIS 1950 INC. - ST. PAUL</small>			

Continued on next page



Pg. 60  
Apr. 72

The Leland Co-operative Bank was organized January 12, 1928 and operated in the old Farmers Savings Bank Building. Officers of the Co-operative Bank were H.N. Hanson, President; H.D. Branstad, Vice President; O.J. Nelson, Cashier; Wava Osmundson, Bookkeeper. This Co-operative Bank closed in 1936.

Since 1936 this thriving little town of 223 population has not had a bank. The top of the building where the bank used to be has been torn away and the bottom remodeled to be used for another business...now known as "The Twilight Inn".

\* \* \* \* \*

### CCRT LOSES FRIEND

We were saddened to learn of the unexpected passing of Lesley G. Lodge, editor of CALCOIN NEWS. Mr. Lodge passed away January 11, 1972, the result of a heart attack.

As you know from past issues of TCL, Mr. Lodge was responsible for a number of interesting articles that have appeared in our past issues. He took the time to go through his files and back issues of CALCOIN NEWS to locate appropriate articles to send your editor to reprint in TCL.

Your editor is especially saddened because no longer will he receive the warm, friendly and encouraging letters that accompanied the articles from Mr. Lodge.

Mr. Lodge brought CALCOIN NEWS, the official publication of the California State Numismatic Association, the first place award as the outstanding publication issued by state and regional coin clubs. This award was made at the past American Numismatic Convention in Washington, D.C. in 1971. He served as editor of CALCOIN NEWS for the past ten years. The article on bank clearing houses appearing in this issue is the last article received from Mr. Lodge, shortly before his death.

Your editor, CCRT and the whole numismatic fraternity has suffered a great loss in the passing of this eminent numismatist.

\* \* \* \* \*

### I.N.A. - FIRST ORGANIZATION TO ACT ON CHECK EXHIBITS

Mrs. Philip Budd, CCRT member from Fort Madison, Iowa reports that check exhibits will be accepted by the Iowa Numismatic Association at all conventions held by this organization. This topic was brought to the floor at a recent I.N.A. meeting. Action was taken from the floor in the form of a motion and passed. Motion was offered by William Ott of Ottumwa, Iowa and seconded by Eugene Morris of Forest City. In discussion it was decided checks presented for exhibit would appear under the Miscellaneous Division.

For this official action by the I.N.A., CCRT is most grateful. Also a big thanks to all our Iowa active CCRT members!

\* \* \* \* \*

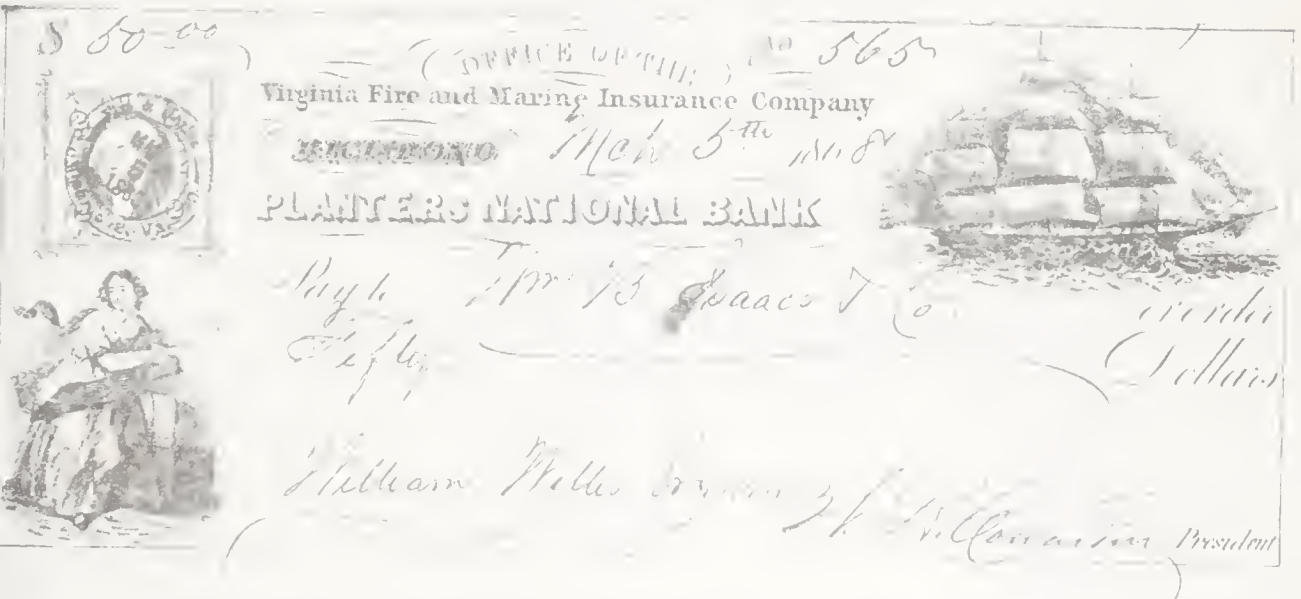
### POSTAGE STAMPS

Postage is one of CCRT's largest expenses; if any member knows of a source that has mint stamps (with gum) available at a discount, please inform your editor.

Richard T. Hooper (CC-T 196) P.O. Box 140, Newfoundland, Pa. 18445

An increasingly important aspect of our nation's monetary history is the collecting of bank checks. Interesting in themselves, they also command the attention of the numismatist and the philatelist. Numerous early checks stipulated that payment was to be made in gold or silver, sometimes at stated discounts, and for the stamp collector there is a wide variety of affixed and imprinted revenue stamps to add interest in collecting.

A somewhat less widely recognized aspect of check collecting is to be found in the study of vignettes as they appear on numerous checks, many of which are exact duplication of vignettes to be found on obsolete notes and scrip issued largely in the latter half of the 19th Century. Currently, a renaissance of the use of pictorial checks is taking place, the illustrations being of a city, historical buildings, or attractive scenic views. The majority of the earlier checks used allegorical figures and bank buildings. Such figures as Hope, Ceres, Justice, Liberty, and Commerce, were widely used on the obsolete notes and also on many of the notes issued by the Confederate States of America, and the individual state notes of the Civil War period.

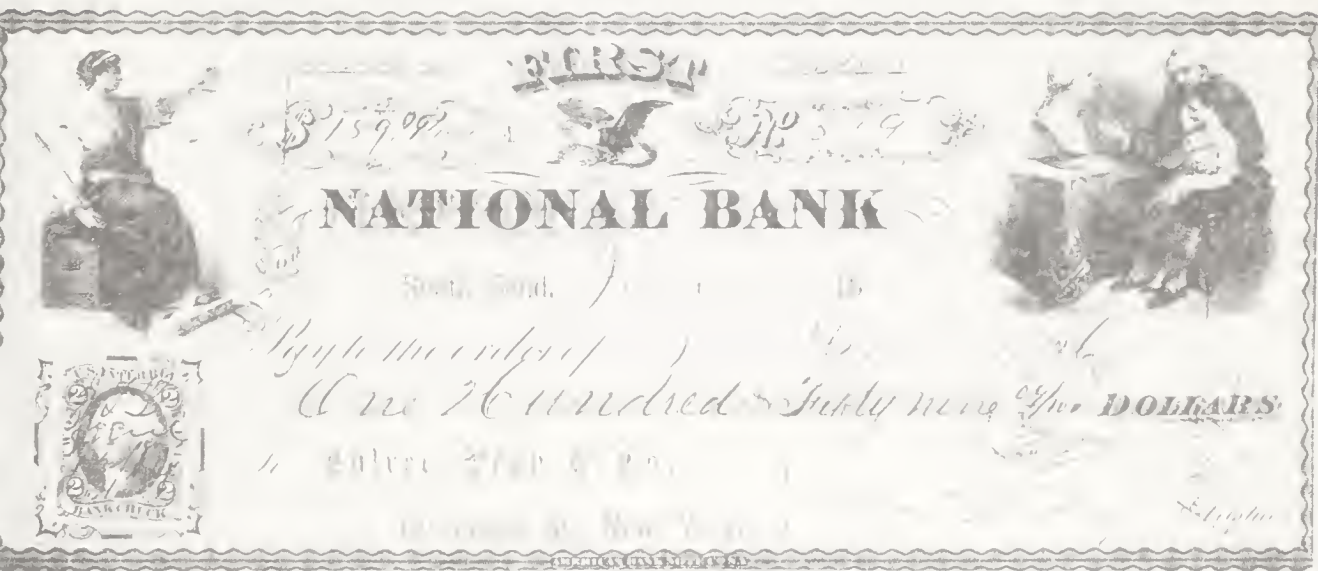
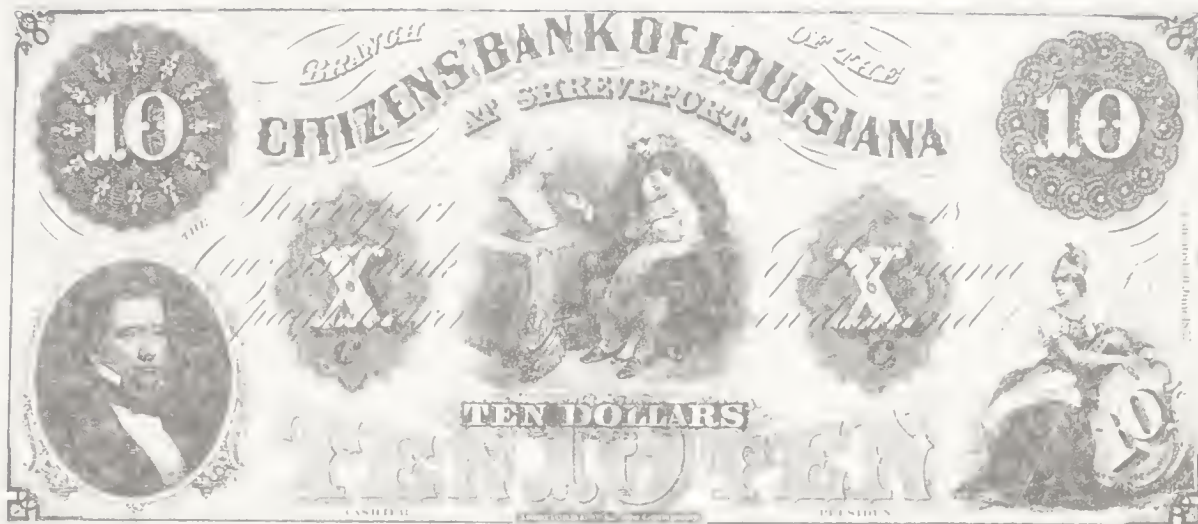


Checks drawn on the Planters National Bank, in 1861, bear two vignettes which exactly correspond to vignettes of C.S.A. notes, types 9 and 10, of Hope and a clipper ship under full sail. The firm of Ludwig & Keatinge Engravers succeeded the old firm of Hoyer & Ludwig, Richmond. The lithograph of the clipper ship is also to be found on the \$2.00 note issued by the Monticello Bank, Charlottesville, Va., dated May 1, 1861.

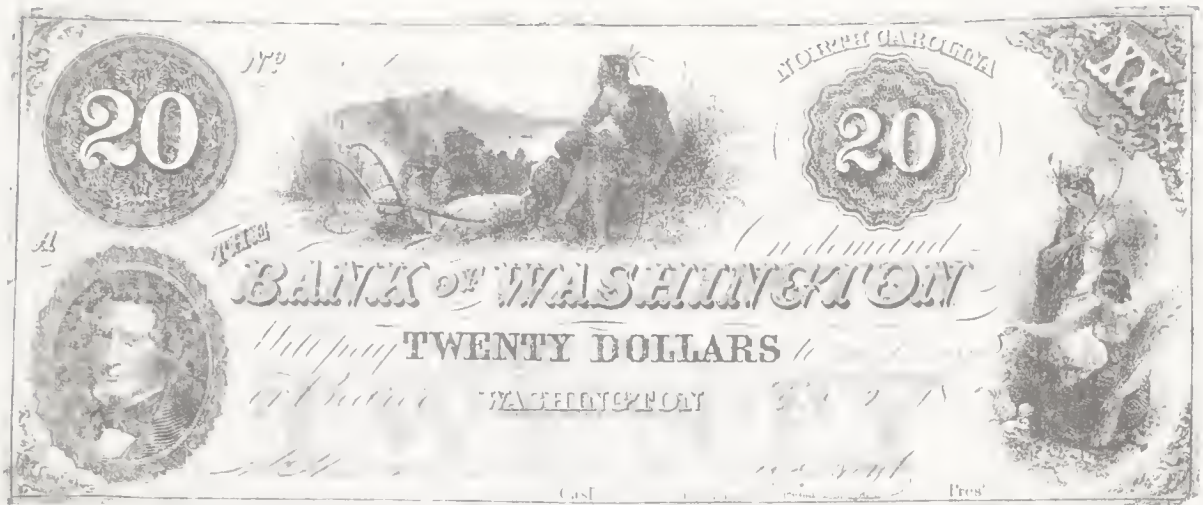
The First National Bank, Rochester, Indiana, issued attractive checks on pink paper, and bearing the vignette of America, apparently, and child, inscribing a tablet bearing the words THE UNION - CONSTITUTION, lithographed by Ezra A. Cook & Co., Chicago, Ill. A 3¢ revenue stamp



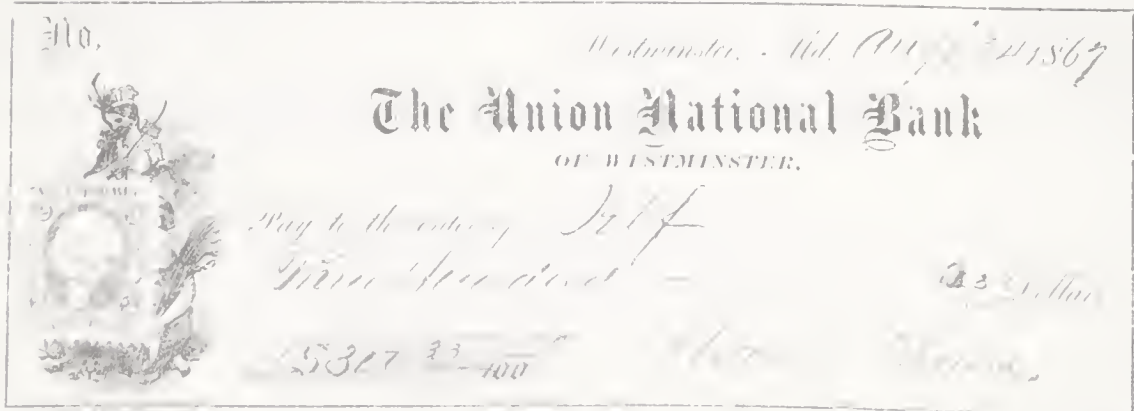




Anthony's engraving, designed by William Charles Smith, Esq., of the S.D. Co. of the United States Bank of Louisiana, New Orleans, used as its central vignette. The note was found in the possession of George Washington. The first printed note, dated 1864, and the identical design of the United States Bank of Louisiana, New Orleans, used as its central vignette.



61 Jan 11 1867  
FIRST NATIONAL BANK  
Pay to the order of  
Cash





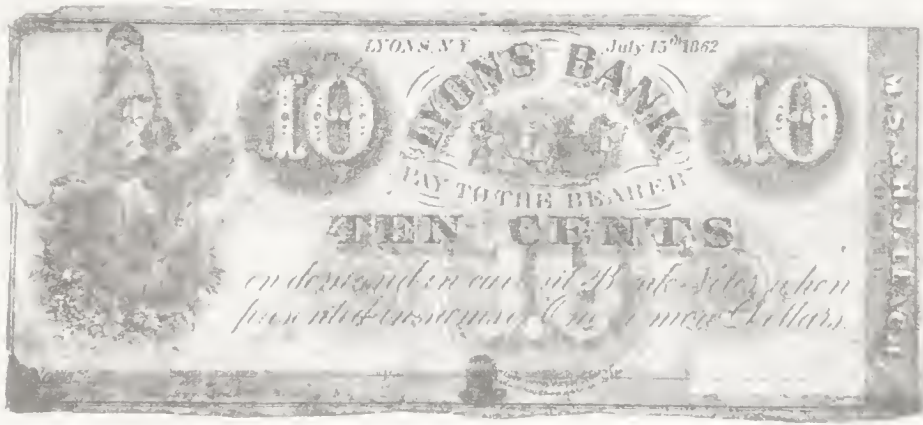


No. 31 Mount Joy, Pa. July 3 1862

First National Bank of Mount Joy.

Pay to the order of *James H. Smith* *100 Dollars.*  
*100*  
*one hundred and no/100ths*  
*July 3 1862*  
*will seal*

Danforth, Bald & Co., designed the vignette of an Indian woman standing and another kneeling, holding a sheaf of grain, as shown on the \$20.00 note of the Bank of Washington, North Carolina, in 1852. This design was used on numerous other notes in various states, and was duplicated on a number of checks: the First National Bank, Jamestown, N.Y.; the Union National Bank, Westminster, Md.; the First National Bank of Mount Joy, Pa.; dating from 1865 to 1877 and lithographed by various local printers. (Note variation in vignettes - maiden holds sickle in right hand on the \$20.00 note and in left hand on all checks)



(See next page)

170

Feb 28 1863

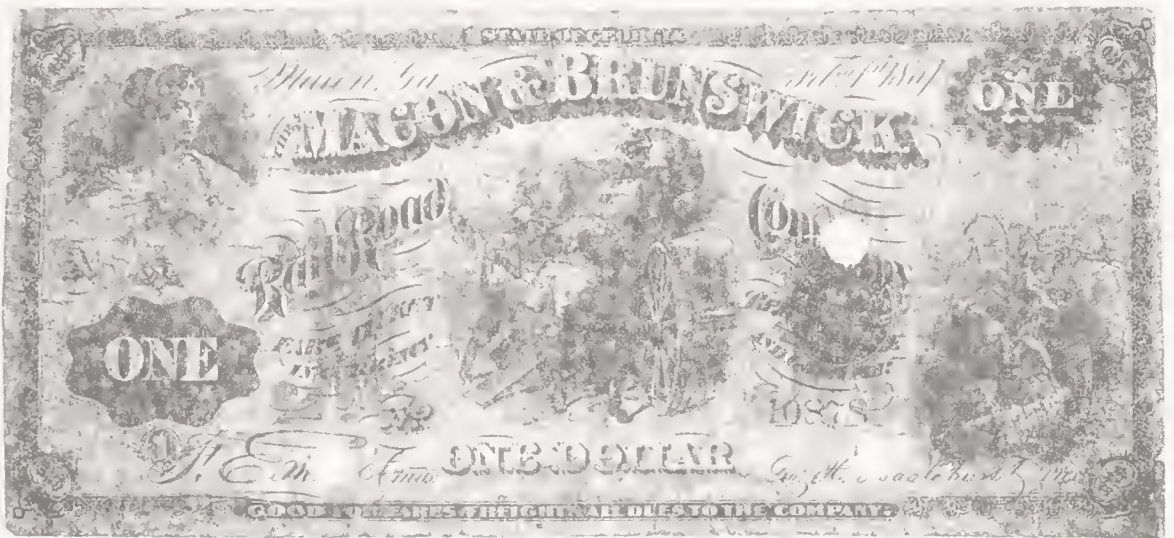
Franklin County Bank.

H. Cronin & Frank Fuller

*one* *70 Dollars*

202

*J. M. Newton*



The matchbox label for 'MAGNOLIA & BRUNS WICKS' is a vintage item. It features a central illustration of a woman in a long dress standing in a field. The text 'MAGNOLIA & BRUNS WICKS' is prominently displayed at the top in a stylized font. Below the illustration, it says 'ONE DOLLAR' and 'GOOD FOR FIFTY MATCHES'. The label is framed by a decorative border with floral motifs. At the bottom, it reads 'MADE IN U.S.A.' and 'SOLD EVERYWHERE'.

From this label, we can see that the matchbox was made in the United States. The label is a good example of the type of matchbox labels that were used in the early 20th century. The label is a good example of the type of matchbox labels that were used in the early 20th century.

The matchbox label for 'MAGNOLIA & BRUNS WICKS' is a vintage item. It features a central illustration of a woman in a long dress standing in a field. The text 'MAGNOLIA & BRUNS WICKS' is prominently displayed at the top in a stylized font. Below the illustration, it says 'ONE DOLLAR' and 'GOOD FOR FIFTY MATCHES'. The label is framed by a decorative border with floral motifs. At the bottom, it reads 'MADE IN U.S.A.' and 'SOLD EVERYWHERE'.

## NOTES FROM YOUR EDITOR

It's great to report that Larry Adams is doing a fine job as membership secretary. It certainly has helped lighten the load at this end. Not only is Larry recruiting new members but contacting those who have not renewed membership - and he has succeeded in bringing some back. Of course he's also sending new members welcome letters, membership cards and keeping the necessary records etc. In spite of keeping in constant touch with each other by mail and its inherent delays, the "system" is working surprisingly well.

Further help came from Jack Weaver our auction manager who kindly took the time to type up a set of mailing labels for sending TCL and the mail auction. Thanks a million! And to keep the mailing labels up to date Larry is sending the new member addresses to Jack.....That's cooperation!

Bill Heald was responsible for compiling our recent index for the 1971 issues of TCL. This is time consuming work for which all CCRT members, especially your editor, are appreciative. Through oversight on the part of your editor proper credit was not given in issue #9. A big thanks Bill. It should be noted that the 1970 index was also compiled by Bill Heald.

Your editor still has one big problem - mail comes in faster than it can be answered. Mail is always appreciated for it keeps your editor abreast of what members are doing, thinking and suggesting. Unfortunately during the period necessary to publish an issue of TCL, most matters must be left to pile up until the issue is out of the way. Please be assured every effort will be made to answer letters as promptly as possible. All CCRT matters have to be accomplished after daily working hours and available time on weekends. Your indulgence is appreciated.

Many of our members have requested additional CCRT application forms and information sheets to pass along to prospects. This is greatly appreciated and has helped increase our membership. Recent large scale coverage of checks and check collecting in COIN WORLD and THE NUMISMATIC SCRAPBOOK has and continues to bring us inquiries and new members (see further comments on this coverage elsewhere in this issue). CCRT offers a big thanks for this valued publicity in these fine publications.

Each new auction brings some new additional bidders to those who regularly bid. This is an important function of CCRT and our auction manager, Jack Weaver continues to make each succeeding one better than the last. What is needed more than anything else is still greater participation from the membership in submitting bids. Recent auctions have offered some better than average, interesting material that would enhance any collection. Look those bid sheets over carefully, there are some real goodies offered. A special thanks to members Casper, Bowman, Fine and Reynolds for their donations of material, or at least an extra slice of the sale price of the items in the past and upcoming auctions. An extra thanks to Bob Richards too, for not only donating to the auctions, but in furnishing checks for the Check Exchange program and in addition donating checks for our special offers of Iron Cliffs Co. checks featured in previous issues of TCL.

For your protection - do not send unsolicited material to members, or anyone else for that matter. It is strongly suggested you contact the person first to determine his acceptance of approval material.

By experience it has been learned that in spite of another recent increase in Third Class Mail postage rates (the bulk of CCRT members receive their



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copies under this class of mail), it still takes from two to six weeks for members to receive their issue after it is mailed.

I'm pleased to announce CCRT and the American Revenue Association have completed arrangements whereby their respective publications will be exchanged as they are issued. Initial groundwork for this was done by Larry Adams. So....if those revenues on the checks in your collection have a strong appeal, join the ARA. The address to write is Mr. Bruce Miller, Sec'y.-Treas., American Revenue Association, 1010 South 5th Ave., Arcadia, Calif. 91006. Dues - \$4.00 per year.

CCRT will continue to be on an exchange basis with the California State Numismatic Association -TCL for CALCOIN NEWS.

Each issue of TCL is sent to the Smithsonian Institution as well as several other museums. All major numismatic and antique publications also receive our issues.

XX  
X  
X A SPECIAL REQUEST X  
X

When writing your editor to send copy for the Clearing House page, display ads, reference material, articles, experiences etc. it would be very much appreciated if each item were on a separate sheet of paper. In this way each subject sheet may be filed in a proper folder for the coming issue of TCL. This eliminates the possibility that an item may be overlooked that is buried in the text of a letter and relieves the editor of recopying separate items within a letter. Your cooperation will be appreciated.

XX  
X  
X SOCIETY OF PAPER MONEY COLLECTORS X  
X

Members of CCRT would do well to learn more about the Society of Paper Money Collectors. The interests of SPMC and CCRT complement each other; if your other collecting interests include paper money you can't afford to not belong to this large and still growing organization.

PAPER MONEY, the official quarterly publication of SPMC is printed on high quality slick stock with superb and clear illustrations. Contents and make-up are of professional quality with feature articles by recognized collectors and researchers. Some recent and also past issues have contained check-related articles written by persons you'll recognize as fellow CCRT members. Miss Barbara Mueller (CCRT #15) is the professional editor of PAPER MONEY.

Recent issue Vol. 10, No.4 contained among many other articles the following: "Currency and Check Vignettes" by Richard T. Hooper, "Boise's Paper Pennies" by Cliff Murk and "Moingona Bank was Never Opened" by Larry Adams - all CCRT members.

Enclosed with this issue is an information sheet and application form. If you decide to join this well recognized society, and it is hoped you will, complete the application form and mail to address noted on form.... You'll be glad you did!

# CLEARING HOUSE

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Listings on this page are free to members - donations are acceptable.  
Listed below are items members wish to BUY, SELL, TRADE or WANT.

- WANT Checks and memorabilia signed or about auto and aviation industry pioneers. COHL'S C, INC., 321 Broadway, New York, N.Y. 10007
- WANT ALWAYS WANTED: Iowa bank checks and stock certificates for my collection. Please write me about what you have for sale or trade. All letters answered. Larry Adams, 969 Park Circle, Boone, Iowa 50036.
- WANT I am very interested in obtaining checks written on Toledo, Ohio banks besides my other interests too - Lincoln, Masonic, North-western, Ohio banks etc. Joseph R. Johnstone, 66 N. Euena Vista St., Redlands, Calif. 92373.
- WANT Checks drawn on any banks in San Pedro, California, dated prior to 1935. Vincent D. Gehrlein, P.O. Box 270, San Pedro, Calif. 90733
- WANT Checks signed by Adolph Sutro. Also by the Big Four Silver Kings: Fair, C'Brien, Mackay and Flood. Harmon M. Weeks, Box 623, New Rockford, N. Dakota 58356.
- WANT DRUG AND MEDICAL ITEMS - Checks, scrip, advertising notes, cards, envelopes, tokens, medals, anything relating to medicine and pharmacy and medical practitioners. Leonard M. White, 116 Montclair Ave., Boston, Mass. 02131.
- WANT Check on The Sixth National Bank of New York City. Kenneth D. Iles, P.O. Box 252, Clinton, New York 13323.
- WANT Checks and stock certificates from typewriter manufacturing companies and paper mills. State your terms. Larry Adams, 969 Park Circle, Boone, Iowa 50036
- WANT Examples of Scott's RN-Y1 on any document or anything else. Contact Paul G. Markison, 200 West Third Ave., San Mateo, California 94402.
- WANT Check blanks from all states, old and new, used and unused. Have several hundred unused modern checks to trade and a few old ones to trade. If anyone has good expired auto license plates from the following states; I can use two of each: California, Washington, Oregon, Utah, Nevada, Idaho, Arkansas, and West Virginia. Will repay postage on license plates. Also want any DAV miniature license tags and pens and pencils for son's collection. All letters answered. Fred J. Bollhuis, R.R. #1, Arlington, Iowa 50604
- WANT Dental, Medical and drug-related items: scrip, cards, CVT, tokens, mirror cards, etc. including bills and checks by dentists, physicians and druggists. Dr. Dale E. Brick, 300 West 4th Ave. Mitchell S. D. 57301.
- WANT Hammer type devices used to cut-cancel old checks. Early Cincinnati checks and obsolete bank notes. Early Cincinnati historical paper. Robert Flair, P.O. Box 27112, Cincinnati, Ohio 45227
- (Continued on page 76)



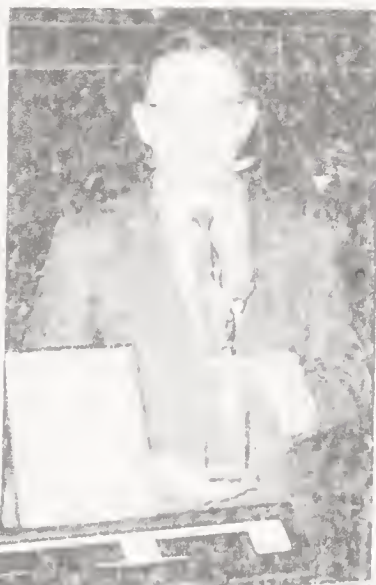
Fig. 70  
Apr. 72

# THE COAT MEMBER WIN TROPHIES FOR CHECK EXHIBITS



Eugene Morris of Forest City, Iowa won the first place trophy for his display of checks in the check category at the River City Coin Show, Mason City, Iowa on March 20, 1972. The check exhibit included five cases showing obsolescent banks, banks that have changed their names and some old ones signed and cancelled with various types of revenue stamps on them. One check dated 1890.

Arlin Zink of Iowa won second place with a check display showing checks from all the banks in the 9 county seat town of Iowa.



The River City Coin Show was held at the River City Coin Show, Mason City, Iowa on March 20, 1972. The check exhibit included five cases showing obsolescent banks, banks that have changed their names and some old ones signed and cancelled with various types of revenue stamps on them. One check dated 1890.

## Report - Eugene Morris



CCRT members present at the Mid Iowa Coin-A-Rama, L to R: 1st row John Hickman, Donald Anderson, Wilbur Balmos; second row Mrs. June Budd, Arlin Zingg; third row Charles Cox, Fred Bolhuis; fourth row Eugene Morris, Larry Adams.

The Mid Iowa Coin-A-Rama, first large coin show of 1972 in Iowa was held in Boone, Iowa on February 26-27.

Larry Adams had a table containing applications and publications for CCRT, ANA, INA, IBC and TAC. He also had a few copies of NUMISMATIC SCRAPBOOK for the check collectors, plus checks to trade.

On Saturday, Larry signed up a new member for CCRT; he was Tom McMann of Mason City, Iowa. A short meeting of a few Iowa check collectors was held Saturday with some interesting trading taking place.

On Sunday afternoon nine Iowa check collectors gathered for a meeting and a brisk trading session. A CCRT member, Donald

Anderson of Kellogg, Iowa brought along a large quantity of checks and related items that he traded and also gave to the other collectors. Don also gave a nice talk on his collection and his particular interest in collecting checks.

Bob Coney of Sioux City, Iowa, who is not a member, brought a box of checks to Larry Adams to distribute among the collectors. Everyone had a little to trade or pass along to the other collectors and with the large quantity from Mr. Coney and Mr. Anderson, the table area set up by Larry Adams was a very busy place for a couple of hours while everyone was adding to their collections.

Present for the Sunday afternoon session and pictured were the nine above members. Absent were Dean Oaks, Bill Ott and Tom McMann who were present on Saturday, making a total of twelve CCRT members present for the two day show.

I believe all twelve collectors added to their collections, had a wonderful time and look forward to getting together again at another show.

I wonder if the Iowa group has not set a record for attendance at a show within the state for CCRT members getting together.

(This could be a national record excluding the ANA gatherings)

\* \* \* \* \*

## NO REPORTS

Unfortunately there are times when personal matters must take precedence over CCRT and I'm sure it is for this reason that we have no reports on our Question Box, Check Census and Library columns. We hope to be in full swing with these items in the next issue of TCL. Sorry!

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### WHAT MEMBERS ARE DOING AND SAYING

Cliff Murk of Newport, Oregon has sent word that he recently won Second Place with his display of checks at Grants Pass Coinerama sponsored by the Caveman Coin Club. His exhibit was displayed under Class H which is for a club or dealer. His exhibit consisted of checks of the late 1700's. Congratulations, Cliff!

Cliff also states in his letter "I think the best way to house a collection, with both an eye to protection and displaying, is to use a vinyl, never acetate, bill holder for each individual piece and then to procure or build your cases in the approved A.N.A. size. In this way you can select and tailor a group for some specific interest or show. My own cases are made of mahogany,  $\frac{3}{4}$  by  $1\frac{1}{2}$  stock in three different sizes which gives me an awful lot of latitude."

\* \* \*

From Ken Howard, Norwalk, California:

I thought you might like to hear a little about my check collecting experiences. I have several sources of old checks in my local area. The best luck has come from antique shops rather than coin shops. Besides checks there are many other old paper items I've seen in stray lots. The most interesting have been some old billheads and a box full of stuff containing unknowns. I did find the autograph of Lou Costello (of Abbott & Costello) and the club letterhead lists Abbott and Costello and Cary Grant as officers. Also, there was a typed envelope addressed to comedian Joe E. Lewis, Shanghai, China and an invoice for "flowers for John Barrymore", dated 1942, the year he died.

Also, I stopped by the Barclays Bank of California to see about getting enough of their checks for the membership and to offer them my checks for display. I got only a few checks but the manager of the bank is now trying to find a display case for my checks, so maybe we will get a few more members in this area.

\* \* \*

Ray H. Rathjen of Pleasanton, California writes: "I displayed obsolete notes and checks at the recent Livermore Valley Coin Show. I took first place in the paper money category but the checks were not in competition as there was no category for this and I was the only one displaying. I passed out about a dozen membership forms but cannot say anything definite about any of them. I think I had a good idea though, when members go to a coin show, they could wear a lapel badge that reads ASK ME ABOUT CHECK COLLECTORS ROUND TABLE. You'd be surprised at how many ask. When they do, take them over and show them your check display and use it as a lead-in about the group. Wonder what it would cost to get a nice looking badge like that made up, although a typed one works O.K."

Thanks for an excellent suggestion. It's hoped other members will try it and report on the response.

\* \* \*

From Fred Bolhuis of Aplington, Iowa - "I have completed my Iowa collection of modern checks of banks that are in business today. I'm still working on the old obsolete banks."

\* \* \*

Professor Harold Don Allen, our active Canadian CCRT member, has been elected to The International Platform Association. IPA is a non-partisan organization of distinguished persons from many nations. Many of the

current celebrities of press, theatre, radio and TV are members of IFA as well as most presidents of the U.S. since Theodore Roosevelt. IPA members have been involved in improving the area related to assembly programs available to young students. Congratulations!

\* \* \* \*

Two CCRT members were appointed by President Nixon to serve on the recently held 1972 Assay Commission. Our honored members were Robert Duphorne of New Mexico, Senior Vice President First National Bank in Albuquerque and State Senator, Warren S. Henderson of Sarasota, Florida. Congratulations!

\* \* \* \*

From Larry Adams, Boone, Iowa.... "When I give an educational talk about checks, as I know some members do, I title my presentation 'Local History Through Numismatics' and also include local National Bank Notes, tokens, scrip, stock certificates, etc. and tell how they all relate to the study of history of local numismatics. It's history in your hand, I often say. I have found out this can really keep an audience more interested than just talking about checks alone.

"Let me relate what happened at my last presentation in January. After giving my talk on checks, National bank notes and tokens, I found that I had opened up the question period forgetting that I had a piece of local depression scrip in my envelope that I had forgotten to mention (I usually show it by force of habit).

"The first question was from a man who remembered using this scrip during the 1930's and wondered if I had heard of it. I could hardly believe it! A few more questions followed, then a man asked me if I was interested in old bonds and the like (he had formerly been secretary and business manager of the school board here). I replied yes, although mentioned that this time I didn't bring along my stock certificates of local interest or the Montana, Iowa school bond that was in my collection. This was quite an unusual experience, and one that probably will not happen again for some time to come. I've found that it is not hard to relate numismatics to many aspects of local history. From that talk I learned a lesson to come 'prepared for anything.' "

\* \* \* \*

Barbara R. Mueller has taken over the duties of editor of THE U.S. SPECIALIST, a monthly magazine published by the Bureau Issues Association which deals with various aspects of U.S. philately. Miss Mueller is also a well known philatelic author as well as a professional journalist. In addition to these activities Miss Mueller is also the editor of THE ESSAY-PROOF, COIN and PAPER MONEY, the official publication of the Society of Paper Money Collectors. CCRT wishes Miss Mueller well in her new added work.

\* \* \* \*

Jack Weaver and his son Robert attended the 50th Semi-Annual Convention of the California State Numismatic Association Convention in San Francisco. At the educational forum Jack gave a presentation entitled "What's New? --- Check Collecting Is". He gave a preview showing of the Brent Hughes check slide program which was very well received by those present. At the completion of the program such remarks as "Checks are a lot more interesting than I thought they'd be", "Interesting program", etc. Several noted they had come with no interest and found there was more to it than they'd imagined. A small gathering of CCRT members was held the day following this presentation. Thanks Jack for your efforts in present-



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ing the hobby of check collecting in such a favorable light at this convention.

\* \* \* \*

Member Harry J. Williams (CCRT #157) of Warwick, R.I. made the front page of the Providence, Rhode Island, Evening Bulletin last month when he was featured in a lengthy article illustrated with a photo of him displaying a part of his check collection. Hopefully this article will be reproduced in our next issue, as soon as permission is received to publish it from the Evening Bulletin. Nice going Harry!

\* \* \* \*

#### PRESIDENT OF C.N.A. JOINS C.C.R.T.

A special welcome to Mr. Norman W. Williams, President of the Canadian Numismatic Association who joined CCRT during the recent California State Numismatic Convention. We are pleased to have Mr. Williams join us. Our membership list of eminent and distinguished numismatists continues to grow.

\* \* \* \*

#### C.C.R.T. MEMBERSHIP CERTIFICATES

Membership certificates have finally arrived from the printer but unfortunately too late to include with this issue since they must still be signed and have the member's name inscribed. It is my understanding that Bill Heald will lend his special skills to inscribe each members' name on the certificate.

The certificates are 8½ x 11" in size, printed in two shades of green with black printing. Each has a gold seal affixed with embossed lettering around the edge reading CHECK COLLECTORS ROUND TABLE. The center of the seal is impressed with a eagle. Certificates will be dated as of the time each member joined CCRT. See sample on following page - certainly does not do it justice.

It is hoped they'll be complete and ready to go with the mailing of the next issue of TCL. Every current member will receive a personalized certificate for which there is no specific charge, however a small donation would be appreciated in order to reimburse those several members who paid for this undertaking from their own pocket - no CCRT funds were used. Any cash overages will be applied to getting our Educational Certificate Program going - see note on this below.

#### EDUCATIONAL CERTIFICATES

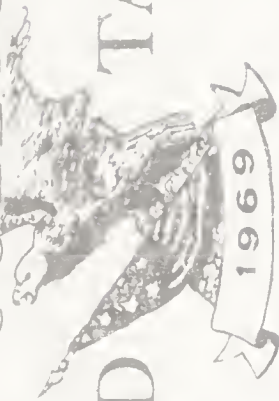
Two more ingredients are needed to get the Educational Certificate Program on the road - necessary interest to make it worthwhile and funds to have the certificates printed. The seals and die for embossing them are already on hand.

As reported in issue #9, Mr. Frank M. Crowther has offered to operate this program. In a recent letter from Frank he indicated that to date he has received just one reporting of a member giving a program. More participation and reporting is needed!

These certificates would be awarded to members reporting giving talks before civic groups, numismatic associations, school groups, on radio and televisions, etc. They would also be presented for displays of checks, etc. in public places - in fact for any activity that publicizes and gives information about our hobby. (Cont'd. on Pg. 76)



# CHECK COLLECTOR'S ROUND TABLE



## MEMBERSHIP CERTIFICATE

Jeane Flaig

IS A Charter MEMBER

IN GOOD STANDING

13

NUMBER

Oct. 1 1969

DATE

MEMBERSHIP SECRETARY

EDITOR-PUBLISHER

F.. 26 Apr. 72

(EDUCATIONAL CERTIFICATE - Cont'd from pg.74)

If and when the program is finalized, a form will be sent to each member for him to complete and return to the chairman of this program. The chairman will then record the information on the certificate and send it to the participating member.

Each certificate has space for ten reported presentations. The first will be recorded by the chairman of the program and the succeeding other nine places will be filled in by the member as he gives presentations. The recording in the remaining spaces by the member will be made "official" when the activity is reported and the chairman sends the member a unique small appropriate sticker to place in the proper space.

Previous details of this program were presented on page 23 and 24 of the January 1971 issue of TCL along with a rough draft of the proposed certificate. Also as reported previously we now have the finished master copy of this certificate prepared by our talented member Bill Heald of Albuquerque, N.M. - it's a dandy!

If you would like to see this program start to function please drop Frank Crowther a note to that effect, and if you have previously given a presentation send him the details (while they are fresh on your mind). Also remember the possible donations received for the Membership Certificates, after covering their cost, will be used to have these Educational Certificates printed. (Hold on donations until you receive your Membership Certificate) It's up to you, let Frank know your desires - send a note, post card will do, to: Frank Crowther, 39 Sterling Ave., Warwick, R.I. 02889.

\* \* \* \* \*

CLEARING HOUSE (Cont'd from pg.69)

WANT Early Dakota checks, scrip, banking articles, post cards with bank pictures, tokens, nationals. Dr. D.E. Brick, 300 West 4th Ave., Mitchell S.D. 57301.

SALE  
OR  
TRADE I have modern Texas counter checks (blank) - Will trade for anything numismatic or philatelic in nature (mint stamps, FDC only) or will sell at 20 different for 1.00. Two lots available. SASE brings free "Dinosaur" check bonus. George L. Draper (CCRT #276) P.O. Box 398, Tivoli, Texas 77990.

FREE Modern scenic checks, 3 sets of 8 only, plus 5 ind. checks of Barclays Bank of California - a subsidiary of English Barclays Bank. Please send self-addressed stamped envelope. Ken Howard, 14031 Halcourt, Norwalk, Calif. 90650.

SALE  
OR  
TRADE Elks Mortgage Certificates, 60¢ each postpaid or for each one, will trade for 10 of your US postcards with stamps affixed and postmarked early 1900's OR 10 of your envelopes with stamps affixed postmarked early 1900's up to 1940. Send #10 stamped, self-addressed envelope if sample is desired. Ron Varns, 3813 E. 25th St., Sioux Falls, So. Dak. 57105 (CCRT #287)

SALE Send 30¢ cash or stamps for my list of checks or stock certificates for sale, no common material offered on either list. Example: stock certificates; Mining Development Company of Montana - Two different \$1.00 each or both for \$1.50. Marie A. Johnson, Route 2, Clinton, Mich. 49236.

WANT Will pay cash for used Pre-1940 stock certificates and bonds. Will purchase any quantity. Describe and price. Robert P. Mills, Box 9246, Richmond Heights, Mo 63117.

(Cont'd. on page 83)

XXX FOR SALE XXX IDAHO MATERIAL XXX TERRITORY TO EARLY 1900's XXX

John Calhoun -(CORT #271) Box 23 Cataldo, Idaho 83810 (Telephone: 208-682-2876)

The following items are just a sampling of the many fine items I have from Owyhee County and Silver City, Idaho. All items relate to the famous era of mining in Idaho. Please write for list and pictures of other items - include S.A.S.E. for list.

- 1 Treasurer of said Owyhee County Warrant issued in 1876 and 1877. Warrants not paid by county until Sept. 18, 1899. Shows principal and interest after 23 years County and bank stamps - cancelled.....\$8.00
- 2 Treas. of Owyhee County, Silver City, Idaho Terr. 1885 and 1887. Warrants used to pay teachers wages; made out to the teacher and signed by him on the reverse - same as a check; signed by Supt. of Schools and also by the auditor; county impression seal. Very nice.....\$2.00 each.
- 9 The Treas. of the County, Terr. of Idaho 1891. Current expense warrants Fund. Warrants used to pay county employees. Mining scene at left side of warrant. very nice.....\$4.00 each
- 13 Miners Convention Ribbon. In Memoria, Silver City, Idaho Miners Union, Local #66 organized August 8, 1896. Top ribbon is black with silver wording and crossed pick, drill and hammer. Reverse of ribbon - same wording but blue ribbon. Has a Fob with flags and two inch seal of mining union. New Condition. Price \$7.50 each.
- 17 Check - Trade Dollar Mining Co. to First Nat'l. Bank of Idaho, Silver City mine. Check issued 1907, signed by A.W. Linitt. Bank name in large print at left side of check. Price \$2.00 each.
- 18 Check - Rich Gulch Mining Co., Silver City, dated 1914 to Boise City Nat'l. Bank; picture of U.S. Depository Building at left of check; signed by A.F. Stevens....Price \$2.00 each.
- 19 Check - Same mining company as #18, dated 1905 and 1906 to Owyhee City Bank, Silver City, blue with black wording, signed by A.W. Stevens. \$1.00 each.
- 20 Check - Same mining company as above, dated 1915 to Boise City Nat'l. Bank, U.S. Depository, light green with red and black wording, signed by A.W. Stevens.....Price \$1.50 each.
- 21 Blunch-Northrup Orchard Co., Nampa, Idaho, dated 1911 to Citizens State Bank LTD., Nampa, Idaho. Signed by S.A. Blunch.....Price \$1.50 each.
- 22 M.M. Getchell, Post Office Drug Store - Silver City, Idaho to Bank of Commerce, Boise, Idaho LTD. Issued 1905; signed by M.M. Getchell - first druggist to have a license in State of Idaho (License #1). (Mr. Getchell died in 1964).....Price \$2.00 each.
- 24 Many different Bills of Lading from R.R. Co's. All dated 1899, all have documentary blue stamp, all made to Trade Dollar Mining Company, Silver City, Idaho. Railroad Co's. such as Oregon Short Line RR, Union Pacific System, Southern Pacific Co., Nampa and Owyhee RR etc. represented.....Price \$1.25 (Send for list)
- 26 Nine different checks (my selection) from this part of the country dated from 1912 to 1942. ....9 different for \$1.25 (Send for list)

As you see, I only listed part of the lots so send for a list and pictures so you can see what the checks and warrants look like. These items all relate to the mining era of this county and Silver City, Idaho which once was a very famous mining town here in Idaho.

I am a Merchant Token Collector; if you have any tokens of Idaho or Washington, please contact me. I hope there is something here that would look nice in your collection.

JOHN CALHOUN      BOX 23      CATALDO, IDAHO      83810      Phone: 208-682-2876



Pl. 78  
Apr. 7c

### SOME INTERESTING CHECKS

Larry Adams (CCRT #4) 1969 Park Circle, Boone, Iowa 50036

Has anyone ever stopped to think what makes a check interesting and desirable? Is it the design? Many collectors are interested in only checks of a certain era, such as before 1900, or some even before the 1860's or 1870's. I contend that by using one's imagination, almost any check can be interesting if one decides to make it so.

Let me cite three examples, which are illustrated on the opposite page:

The first check presents quite a unique combination - The Grant County State Bank of Ulysses, Kansas - a whole name of a President! I have seen other checks with portraits of presidents and other famous persons - often the bank name is a part of it. The same principle could be applied to any name, and collecting checks from banks which bear it. You could start with your own. Many collectors of National Bank Notes have discovered the novelty of collecting notes from certain banks with unusual or historical names. Let me quote from the 6th Edition of Friedberg's PAPER MONEY OF THE UNITED STATES (1968) "Almost every aspect of American life is touched upon in the varied names of the National Banks. These names are interesting enough to be read almost as literature. Similarly, a perusal of the list of the cities themselves is a revelation of local geography." This was from page 248 of his book. This could be expanded by the check collector with names from other banks, not necessarily National Banks, and can even come up with more varieties of names.

The check from the First National Bank of Intercourse, Pennsylvania is no joke. That bank actually exists in Lancaster County, near Lancaster, Pennsylvania. According to the Rand-McNally Bank Directory, the town has a population of 500. The bank was issued Charter No. 9216, which would set its opening date at 1908. Both small and large size National Bank Notes were issued on this bank and are known to exist. Does anyone have any notes on this bank, or perhaps early checks?

The local check on the Royal Shoe Store and Repair Shop is something I obtained rather recently in my collecting. I was only able to find eight copies of this fine item, so unfortunately I do not have enough for all to have one. The shoe repair machine is very interesting - the first I have seen on a check. The beautiful handwriting is done in a colorful purple ink - the paper is white. It's not often that one will see such examples of penmanship in checks of this era - I consider it exceptional. As a point of historical interest, the City Trust & Savings Bank has been closed since 1933; I can remember the Royal Shoe Shop - the last owner discontinued the business here and moved away in about 1961.

I have only mentioned a few of the interesting ways one can go about collecting. If you use your imagination, it's easy to come up with lots of ideas.

\* \* \* \* \*

Outstanding material is always welcome to highlight each auction. What have you to offer? Good participation is needed as the cost of sending these auctions by First Class Mail, plus material used to produce it raises costs to operate this worthwhile function. Have you placed your bid?





CLASSES, KANSAS.

19 No.

THE GRANT COUNTY STATE BANK

83 964  
1011

PAY  
TO THE  
ORDER OF

\$

DOLLARS

For

Intercourse, Penna.

19

The First National Bank of Intercourse

60-1200  
313

Pay to the  
order of

\$

Dollars

10313 12000



Royal Shoe Store and Repair Shop

CHRISTOS BROS., Proprietors

816 Story St.

BOONE, IOWA, *Yorch.*

No. 22

16. 1922.

\$ 30<sup>00</sup>/<sub>100</sub>

DOLLARS

*W. J. Xanakis*

*Thirty Dollars*

To CITY TRUST & SAVINGS BANK

77-107

BOONE, IOWA

*Christos Bros*  
*Christos*

8. 80 Apr. 7<sup>th</sup>  
CRYSTAL CLEAR POCKETS  
FOR PRESERVING  
PAPER MONEY

PAPER MONEY FOR COLLECTORS  
HISTORICAL SOCIETIES  
AND LIBRARIES

D. C. Wismer

NUMISMATIST

DEALER IN PAPER MONEY

ISSUED IN THE UNITED STATES

MEMBER  
AMERICAN  
NUMISMATIC  
ASSOCIATION

HATFIELD, PA  
Dec. 5th 1935

Mr. A. H. Leatherman,  
Doylestown, Pa.

Dear Mr. Leatherman:-

It will be fine for you to come on Saturday Afternoon, I will have them at home and you can take your time looking over my 1794 cents, and a few others, that may interest you.

Enclosed is a circular that may be of interest to you, about the Necessity cents used mainly in 1862 and 1863, have a very fine and large collection of these.

Also enclosed is a 1933 Necessity Dollar, that you may care to keep, or give away, have some more of them.

Also enclosed is an old check, given by J. Van Over to Willy & Miles, in 1821, on the Greene County Bank of Catskill, N. Y.

You may note that the check is not endorsed, at that time Checks issued by men of means circulated as money, being passed on and paid by the banks without being endorsed, the checks being made payable to Bearer; and I remember that Bearer checks were still used in my time, but usually Bearer was crossed and Order written above, Bearer checks were almost universal until the Civil War, and no paper dollars were issued by the United States before 1862, Now the United States issues nothing but paper dollars and silver tokens, and has passed a law making it a criminal offence for any man to issue a Bearer check, that might be used as money,

I am very much interested in old checks and have in recent years started to collect early checks, checks were the origin of paper money, the universal money before 1860 was gold and silver coin, now things are very much unsettled, Money wise.

Very truly yours,

D. C. Wismer

The copy of the letter written by the eminent paper money dealer, D.C. Wismer which appears on the opposite page was sent to us by the owner of J. & R. Coins of Columbus, Ohio.

This letter was quoted in the March 29, 1972 issue of COINWORLD with the following opening paragraph: "The growing hobby of check collecting received strong endorsement from the past as a legitimate numismatic pursuit, in a letter written by the late well-known paper money dealer, D.C. Wismer, in 1935, discovered by Columbus, Ohio dealer Richard Coakwell, of J. & R. Coins."

\* \* \* \*

### "MONEY SUPPLY INFORMATION"

The above title appeared on the editorial page of the January 26, 1972 issue of COIN WORLD. Quoted below are several paragraphs that follow the title - "In our world of coins and related numismatic items, everybody talks about money! Money supply may be more economic than numismatic, but from the number of folks who eagerly scan monthly coinage production reports, money supply in a particular sense is numismatic. And, of course, the mint is directly involved in the coin management, working closely with the Federal Reserve officials, in determining the production forecasts and supplies."

The article goes on to say "Sometimes the money creating process is mysterious. A research economist at the Federal Reserve Bank of Chicago has taken away much of the mystery in a booklet entitled MODERN MONEY MECHANICS."

It continues by stating "Starting from a definition of the nation's money supply as currency and coin in circulation plus demand deposits at commercial banks (checking accounts) the booklet describes how banks create demand deposits through loan and investment activities and how the Federal Reserve system can control the volume of demand deposits, thereby controlling the money supply."

MODERN MONEY MECHANICS clearly describes how checks expand the money supply. It is available free to all members of CCRT for the cost of postage and envelope to send it. Send for yours today; it's a worthwhile addition to your reference material on checks. Copy sent upon receipt of 20¢ for 3rd Class mailing; 40¢, 1st class mailing and 90¢ outside U.S.A. The above includes cost of postage and necessary kraft envelope. U.S. stamps acceptable. Request from your editor.

### ANOTHER PUBLICATION AVAILABLE TO CCRT MEMBERS

Through the efforts of member Ron Burnham and the generosity of the McIlroy Bank, oldest bank in Arkansas, a 16 page booklet is available describing its history in pictures and text. It is an adaptation from "Mr. Mc - The Hardest Hundred" by Peter Harkins to be published later this year. It is informative, written in an interesting, delightful manner and full of early photo illustrations. A very worthwhile addition to your library.

Your editor has available a limited number of copies. Because of the large format of this publication it will be sent folded once in 9 x 12

Pr. 52

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envelope. First come first served until supply is depleted (approx 40 copies available). Copies will be sent upon receipt of 20¢ for 3rd class mailing, 40¢ for first class mailing and 90¢ outside the U.S. Cost includes postage and envelope. U.S. stamps acceptable. Request from your editor.

\* \* \* \* \*

### CHECK SLIDE PROGRAMS AVAILABLE SOON

Two well known numismatists and members of CCRT, Brent Hughes and Professor Harold Don Allen have sent word their slide programs will soon be available for club programs.

Professor Allen in a recent letter states "Two sets of slides are ready for Coin Week unveiling. One, travellers cheques. The other, modern Canadian cheques, including all pictorials. I will make a duplicate set from the slides of the cheques to be placed in a library, probably C.N.A. Will keep you informed." We look forward to seeing Prof. Allen's work.

Mr. Brent Hughes of Falls Church, Virginia has recently informed CCRT that he has completed a slide program on checks which will be available in the near future. The program, you can be sure will be a professional job, well done. You will recall Mr. Hughes is professionally engaged in such type work for the government and was the designer of the medal for the 80th Anniversary Convention of the American Numismatic Association, as well as an active official during the convention.

The program and narrative are complete except for making the necessary shipping cases and placing the slides in new and stronger mounts.

In the words of Mr. Hughes the following information is given: "...The set consists of 69 slides with a fairly comprehensive narrative - showing time is about 25 minutes, depending upon the speed of the reader. It is sufficiently clear that no previous knowledge of checks is necessary, yet detailed enough to be of interest to even an advanced collector. My great thanks to Jack Weaver, who did so much to straighten out the narrative and supplied the items that I did not have in my collection to round it all out."

Borrowers for this slide program must be CCRT members. Final details are being worked out so far as postage which must be paid by the borrower both ways, plus necessary insurance. Final details will appear in the July issue of TCL. Now is the time to plan fall programs to include this new and interesting presentation at your local club.

This is a great day for CCRT and we are deeply indebted to Mr Hughes and Prof. Allen for their time and trouble - and expense to produce these programs.

(Ed's note - In very recent days the slide program of Mr. Hughes has had several previews and received exceptional praise from the viewers as to content, photography and presentation. It has already produced several new members for CCRT. Your editor eagerly looks forward to seeing it. It was recently learned that another member is also planning to produce a slide program, this one on early check designs.)



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CHECK EXCHANGE SERVICE

Ray Rathjen 4047 Graham St. Pleasanton, California 94566

As of March 19th only 12 members have made use of the Exchange Service although everyone seems to think it is a good idea and wished us luck.

What a fantastic response to our request for help in issue #9! The following men sent checks as donations to the Exchange: Jack Weaver, Bob Richards, Bryan Hovey, Herman Boraker, Bruce Anderson, Ken Howard, Joseph Seiter, Richard T. Hooper, Robert Flaig, Richard Salzer, Stan Bolten, Jr., William Colby and Frank Imhof. For myself and the other members, many, many thanks.

Because of these donations we can now exchange checks in periods 2,3,4, and 5. That is from 1865 to date. Thanks to Herman Boraker, we can exchange new, unused counter checks (period 5). Herman sent hundreds of these fine checks from all over. Perhaps if you fellows that collect the new picture checks could send some of your duplicates we could get that started also. If you feel a little uneasy about sending some of your personal checks, just stamp them "SPECIMEN" or send cancelled checks, both types have been requested.

It would help if you would state any preference you may have, such as states you may still be missing, etc. We may not be able to help but we'll sure try! If I fail to send a personal response to some of you, it's just that my other duties have me snowed under. I will, however make every effort to get your return checks off to you the next day.

There are some very nice checks in the Exchange, why not add some to your collection?

\* \* \* \* \*

IOWA NUMISMATIC ASSOC. COIN SHOW

Larry Adams sends information on the coming 1972 Iowa Numismatic Assoc. Coin Show and Convention and hopes all Iowa CCRT members will attend and that some of their exhibits will be on view. The particulars: To be held on September 23rd and 24th 1972 at the Holiday Inn at Keokuk, Iowa. There will be facilities available for meeting of various speciality collectors, such as those interested in checks, medals, tokens, etc.

\* \* \* \* \*

CLEARING HOUSE (cont'd from pg.76)

BUY Will buy or trade old Nevada paper material, especially interested in stock certificates, have many old Nevada checks from mining, RR's, etc. for trade. Also other RR paper, receipts from early Nevada boomtown business, early Nev. photos and other early Nevada material for trade. Also have many out of state checks and stock certificates. Will trade for Nev. material. Wm. J. Metscher, Box 664, Tonopah, Nevada 89049.

WANT Shares or bonds of railways or streetcars - will buy or exchange. Do not at this time have enough shares for exchange but have plenty of notes, cheques, etc. spare. V. Pearson, 58 Sidney Road, Southport, Lancashire, PR9 7EX, England.

- Concluded -

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CHECK US OUT !

We are pleased to offer the following historic financial memorabilia for sale. All material is subject to prior sale, returnable, satisfaction guaranteed. Please add 50¢ postage and handling.

1. Abraham Bell. Famed early N.Y. QUAKER shipping merchant; transported untold thousands of IRISH immigrants from Europe during potato famine of 1840's. An attractive uncut sheet of 6 original unused checks, 1840's. Drawn on Cashier of The City Bank, New York. Size 10x15. Very fine item. \$7.00

2. CALIFORNIA. Lovely old Odd Fellows' Hall Association stock certificates, Sacramento, California, ca.1862. Nice documents, blue on ornate pink background. 8x11 inches. Good California imprint.

a. Uncut sheet of 2 unused stock certs., dandy for framing, fine. \$2.75

b. Two issued stocks, mounted on original ledger stub, with embossed seal, signed by F.F.Fargo and Saml. Cross. Scarce, very good. \$5.00

3. One of the first checks every issued from "Office, Bank United States, CINCINNATI" 1829, issued and signed by Andrew M. Bailey, patriotic eagle vignette at top. Rare and highly desirable. Usual cancellation slashes, else fine. \$15.00

4. MAGNIFICENT uncut sheet of 3 check of U.S.Government Depository and Financial Agent, First National Bank, Washington, D.C. CIVIL WAR ERA. Scarce army paycheck. One of the most beautiful 19th-century financial documents we have ever had. Has intricate ornate Irish green design, with detailed vignette of Pay Dept. Bldg., U.S. Army. 9x8-1/2 inches. SUPERB for display. Excellent condition. Marvelous conversation piece. This one you'll want to frame. \$13.50

5. ROBERT E. LEE. Famed Confederate General. Scarce autograph check, penned entirely in his hand, signed TWICE. "St.Louis, 23rd Oct.1838 / Bank of State of Missouri, pay to R.E.Lee or Bearer Eighteen Dollars. R.E.Lee." Very early check, written while Lee was an engineer with the U.S.Army ! Fine condition. Elusive Confederate autograph. \$180.00.

COHASCO, INC.

321 Broadway, New York, N.Y. 10007

(CCKT #148

Phone 212-962-0399

CHECK COLLECTING AND CCRT RECEIVE WIDE PUBLICITY

Fr. 65  
Apr. 72

The "Numismatic Scrapbook" edited by CCRT member Russell Rulau, and "Coin World" have given the hobby of check collecting wide coverage in their recent publications. All issues of "Numismatic Scrapbook", since the beginning of the year, have contained one or more articles on our hobby, usually concerning a CCRT member's collection item.

"Coin World" in their March 15th issue went all out to give check collecting and CCRT full coverage. No less than six articles were devoted to checks, some several full pages in length.

These Sidney, Ohio based publications have, as you might suspect, increased inquiries and brought us a number of new members. Inquires are still coming from the above articles.

From "Paper Tiger", monthly paper documents letter produced by CCRT member M. Tiitus, we have gained several new members with the latest inquiry coming from East Africa. All initial issues of PT gave CCRT news coverage.

CCRT member Al Wick, editor and publisher of "Hobbies To Enjoy", gave CCRT and check collecting three full pages in his current issue of this interesting publication that covers a multitude of hobbies.

See Check Reference page this issue for specific topics, issues and dates.

CCRT is most grateful to the editors of all the above publications for the continued support and the large amount of space devoted to our hobby and our organization. These publications have supported us in the past and have helped us grow, if you want to read about our hobby in national publications the ones mentioned here are for you. Their support and future coverage deserves your subscription.

Numismatic Scrapbook  
P.O. Box 150  
Sidney, Ohio 45365  
(12 issues \$5.00)

Coin World  
P.O. Box 150  
Sidney, Ohio 45365  
(52 weeks \$6.00)

Paper Tiger  
Box 1122  
Menlo Park, Calif. 94025  
( 12 issues \$5.00)

Hobbies To Enjoy  
Al Wick  
Box 2242  
St. Louis, Mo. 63109  
(2 issues per year. \$1.00 per  
copy - \$2.00 year)

When you subscribe tell them CCRT referred you!

\* \* \* \* \*

AMERICAN NUMISMATIC ASSOCIATION CONVENTION

The American Numismatic Association will hold their 81st Anniversary Convention at the Jung Hotel in the popular city of New Orleans August 15 - 19, 1972

It is hoped that many of our members will be able to attend as this will undoubtedly be another great convention. The officials are already quite busy planning the many details. Your editor has been in contact with the Exhibits Chairman concerning the exhibit of checks. More details as they are available.

If you plan to exhibit, the following gentlemen are the persons to contact for your specific questions:

Robert Hendershott, Exhibits Chairman, Box 929, Clear Water, Fla. 33517  
James H. Cohen, General Chairman, 319 Royal St., New Orleans, La. 70130.  
Robert S. Eddy III, Assistant General Chairman, 220 Chappelle St., New Orleans, La. 70124.

Your editor plans to attend although it is a bit early to be absolutely sure. We hope to have a meeting of CCRT members as we have had at the past two ANA Conventions. If you plan to attend please drop your editor a note as this helps when requested to furnish meeting requirements.

\* \* \* \* \*

#### CHECK CATEGORIES BY DATES

Under the column "What Members Are Doing and Saying", page 29 of issue #9 of TCL Ray Rathjen again brought up this subject; it was originally presented by Mr. McLarrin on page 93 of the April 1971 issue. For convenience, Mr. McLarrin's groupings were:

	Group 1	Pre-Civil War
(Note groupings hinge	Group 2	Civil War to turn of Century
on war dates)	Group 3	1900 to WW I
	Group 4	WW I to WW II
	Group 5	WW II to present

Mr. Harmon Weeks, Box 623, New Rockford, N.D. 58356 has offered the following comments on the above: "I would like to comment on Mr. McLarrin's grouping of checks. I think the five groupings as listed would work very well but I do feel that it would be better to divide group #1 into two groups. I think that 1812 would be the best place to make the division. First its a war date like the others. Also, the Bank of the U.S. had just closed, stimulating the creation of many new banks; some 120 new ones being chartered by 1815."

In transmitting Mr. Weeks' comments to your editor, Mr. Rathjen offered the following comments and possible listings: "I too, think this is a good idea. What do you think?"

"Period 1	Pre-1812	
Period 2	1813 - 1861 incl.	
Period 3	1862 - 1900	"
Period 4	1901 - 1913	"
Period 5	1914 - 1938	"
Period 6	1939 - Present	"

} - One Group?

OR

"Period 1	All early checks
Period 2	War of 1812 - Civil War
Period 3 & 4	Territories & Revenue Stamps
Period 5	WW I - Crash of '29 etc.
Period 6	WW II to present

"Guess I'll make up a chart for next issue (11). Ray"

If you have any further ideas or suggestions on this subject send them to Ray before he goes to work on this chart. Address your comments to Ray Rathjen, 4047 Graham St., Elcasanton, Calif. 94566.



i. 7  
Apr. 72

HI !

Some of you may remember me as the paper money nut from California.....

One of these months I plan to issue a special list on CHECKS and other PAPER DOCUMENTS which I've been accumulating.

If you are receiving my lists of WORLD PAPER CURRENCIES regularly, you will also receive this list. But, if not, how will you be sure to receive a list for which there is no definite deadline?

Oh, I could use the CCRT roster and "invade" the privacy of your mailbox. Rather than do that however, I decided it would be jolly good fun to support CCRT with a full page ad to.....

.....invite interested CCRT members to drop me a line on this. Then, when I'm ready, you'll get the list automatically. Fair enough?

Incidentally, I often make fun about my competitors begging for postage, so you need not send any. And, if you insist on sending a self addressed envelope, make it size 10.

The only things you "have to" do are to write your name and address legibly and squander 8¢ for your letter; and if I can afford a full page ad in TCL you can afford 8¢.  
Numismatically yours,

/s/ M. Tiitus (CCRT #100)  
Box 259  
Menlo Park, Calif. 94025  
U.S.A.

ARE CHECKS REALLY SCARCE

R. Duphorne (CCRT #139) P.O. Box 1305, Albuquerque, N.M. 87103

One man might say, "No" when asked about the scarcity of old cancelled checks since he has just found a hoard of checks drawn on a New York bank in the 1850's. Another man might say, "Yes, they are". His conclusions are based on an intensive search which has turned up only ten early checks written in New Mexico before 1900.

To date I have seen nothing which can give us any real clues as to scarcity, and I think that any definitive work on checks would require a dedicated effort on the part of 50 historians, one from each of our states.

Commercial banks are the only ones on which checks can be written. There are three broad categories of commercial banks.

1. The private bank - this was organized before the advent of strict controls regulating the nature of banking. Those which were a sole proprietorship ceased functioning upon the death of the owner. Those which were partnerships usually had a longer life.
2. State chartered banks - these were chartered under the laws of each state. They proliferated and were the principal sources for issuing currency prior to the passage of the National Banking Act of 1863.
3. National Banks - these are now chartered under the supervision of the office of the Comptroller of the Currency.

This article will not attempt to deal with the first two categories but instead will review a most fascinating book devoted to currency issued by national banks. It is entitled "National Banks of the Note Issuing Period" by Louis Van Belkum. It is printed by Hewitt Bros. Numismatic Publications.

Today there are slightly over 14,000 banks, both state and national. But there have been many fatalities in banking over the years.

From 1863 through 1935 there were 14,348 national banks organized. Since 1935 was the termination date for the issuance of national currency, this book does not tabulate charters issued since that date.

The chartering of new banks varies considerably according to economic conditions. For example, there were 743 new charters in 1865 but only 24 in 1896. Pennsylvania had 1274 charters in the period under study - while Alaska had five and Hawaii six.

From the tables in this book you may check the number of national banks in your favorite state. But what is even more interesting is the major listing which shows the life of each bank. Choosing one at random - we find that the bank with charter number 7713 was chartered in 1905 but was liquidated on June 1, 1907. Back in those days new banks grew slowly and with a small volume of deposits there surely were very few checks written and perhaps there are none still in existence.

Number 162 chartered in 1863 lasted until May 20, 1867. Number 158 from the same year lasted until 1934 and their checks should be comparatively easy to find. Number 67 lasted only about one year. Surely this is indicative of the scarcity of checks on some banks.

Of course, these are rather extreme examples. Others merged or changed their name. Take the example of Number 345 - opening in 1864. Its name was changed on February 20, 1907. It absorbed Number 1357 on March 1, 1907 and Number 1067 in 1912 and also changed its name in 1912. Four more consolidations followed but it was liquidated in 1923. It would be of interest to follow each of the consolidated banks backward and to collect a series of checks of different names - each winding up in the same parent bank. I imagine some of the absorbed banks had little activity.

You might want to follow the course of Number 4381. Originally chartered in Kansas City, Kansas in 1890, it received permission to move to Kansas City, Missouri on March 2, 1897. It would be nice to have a pair of these checks.

Many other interesting stories on banks can be gleaned from the pages of this fascinating book. Or you might prefer to search for checks from banks with interesting titles or from towns with unusual names.

Gold Standard N.B.  
Standing Stone N.B.  
Broad Top N.B.  
National Shoe and Leather Bank

You may find checks from:

Glen Campbell  
Red Lion  
Confluence  
Shickshinny  
Intercourse

Or checks from both Dallas, Pennsylvania and Dallas, Texas. Or Fredonia, Kansas and Fredonia, Pennsylvania. There is a Denver in Colorado and in Pennsylvania and Cuba, New Mexico is a long way from Cuba, New York.

If you don't have a copy of this book - team up with a paper money collector and share his copy. Think of the satisfaction of having both a check and a national bank note from the same bank.

This article is not intended as a complete review of "National Banks of the Note Issuing Period". It is meant to point out to you the use of this book as a source of information. And perhaps to whet your curiosity and suggest some new challenges in the field of check collecting.

A careful study will indicate the comparative scarcity of many checks if the life of the bank is any measure of the number of checks drawn upon it.

\* \* \* \* \*

The Chase-Manhattan Bank building is the largest bank structure in the world. It towers 74 stories high. The vault of this bank is also the largest boasting six doors, each weighing approximately 40 tons.

Fig. 40  
Apr. 72

# DAVID KEABLE

## Paper Currency

IBNS No 894

SPMC No 290

CURT No 209

Woodstone Road  
Boxley Surrey  
England  
Telephone 01843 600100  
01843 600101

FROM ENGLAND and a SPECIAL FOR C.C.F.T.

THE ONLY TWO MAJOR HOARDS OF OLD ENGLISH CHEQUES TO BE FOUND IN THE UNITED KINGDOM have been discovered by us.  
AND NOW WE HAVE UNEARTHED ANOTHER HOARD - THIS TIME ITS THE BIGGEST and from the point of view of CHEQUE INTEREST the MOST IMPORTANT ever found.

We have the major slice of THE OLD MARGATE BANKS' CHEQUES - BILLS OF EXCHANGE - NOTES OF HAND RECORDS from the MID 1700's - POSTERS - BOOKS - RECORDS everything and HUNDREDS of ITEMS from all over the world.

Write for our FULL LIST as ISSUED IN U.K. On this list there is a special set of every type of PRE-CHEQUE - PLAIN CHEQUE - NOTE OF HAND - PROMISSORY NOTE mostly dated in the late 1700's - early 1800's. This set of 9 items is a collection Of Great Historic Importance to cheque collectors.

A SLICE OF the very BEDROCK of BANKING HISTORY - nothing like this has EVER BEEN OFFERED ANYWHERE EVER TO ANYONE. The U.K. Price is... £7.50 to C.C.R.T. \$15 BUT AIR POST PLEASE. The 1066 COBBS BREWERY CHEQUE WILL NOT BE INCLUDED - because you all had this in the previous issue of our Bulletin - HAVE ANOTHER LOOK AT IT ! You will see it is signed by one of the SURVIVING "COBBS".

Many of you have the Ornate and Heraldic 1935 DOUBLE SIGNED cheque.

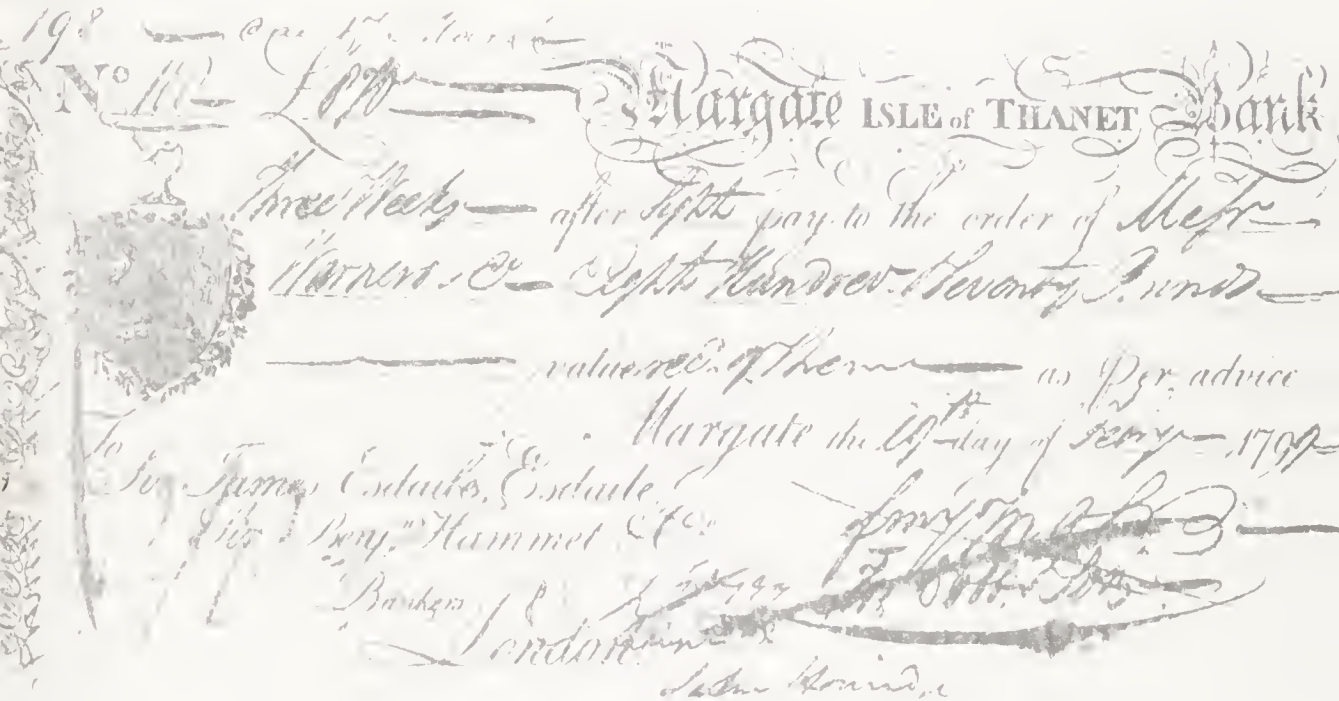
If not ask for it to be included with your special set at ..... 50 cents extra.

*Q 12 . Margate 17<sup>th</sup> 1755*  
*(C) Messrs Thomas Cobbs & Son*  
*Pay to the order of Mr. William Cobbs*  
*Twenty Shillings*  
*£20*

THE COBBS FAMILY came to MARGATE in 1735 starting a business of Malting and Brewing ale - wines and spirits - were much drunk then at a later period the vast beer fields in adjacent Kent and the new fashion for Beer instead of Ale helped to build this GREAT FAMILY of BANKERS and BREWERS.



THEY DOMINATED THE ENTIRE AREA with vast London interests - researches in the Town of Margate show that even the Banknotes of the MIGHTY BANK OF ENGLAND could not compete and had little currency in the area. Drafts and Finance Bills of Sight at so many days were as you know readily and preferably used as Banknotes in those days. Many of the drafts show many acceptances on the reverse. Thus used simply as money and the good names of "COBB and ESDAILE" their London Banker - were the warrant for this confidence.



CAST YOUR EYE at the GUN MILLS notice. All these lost notes were COBB money. Forging COBB notes was of course a favoured trade and many were hung for it.

Most great Merchants of those days financed, banked and traded under the same roof. In 1785 COBBS built a NEW BANK and no doubt issued bank notes proper in about 1820. We have no such and have only heard of two. Cobbs were taken over by LLOYDS in 1891. We cannot show plates of all THE COBBS CHEQUES we have - many are indeed dated VARIOUSLY through out the century - all of different designs and colours. We can take orders for the 1785-1788 ISLE OF THANET DRAFTS at a concessionary price for C.C.R.T. only of ..... \$5 - U.K. Price 52.50.

APPROVALS of really OLD CHEQUES from all over BRITAIN will be sent at an average price of \$1.1/2. per cheque - RETURNABLE. ONCE WE GET TO KNOW YOU AND YOUR WANTS - Approval may be sent upon your request - AS REQUESTED.

IF YOU DO NOT HAVE OUR MARCH CHEQUE AND BANKNOTES LIST - DO NOT WRITE

## ----- CHECK REFERENCE MATERIAL -----

Previous printed articles that have appeared in various publications on some phase (or related phase) of check collecting are listed below. All items, illustrations or copy mention or illustrate material of interest.

<u>Publication</u>	<u>Issue date</u>	<u>Title</u>	<u>Page#</u>
Numismatic Scrapbook	Dec.71	Happy Christmas Check For Deposit. Check with Biblical references.	1190
Numismatic Scrapbook	Jan.72	Crystal Ball 1972 Remarks by R. Flaig regarding Bicentennial related to checks Numismatics Of 'Old Alabama' Cont'd. from Nov 71 issue.	6 28
		Bank Holiday Leaves Indelible Mark. Discusses Pres. Roosevelt's actions pertaining to banks.	86
		CCRT member Eugene Morris pictured with his "Most Educational Exhibit" that won trophy at Clarion Coin Collectors show, Clarion, Iowa	96
Numismatic Scrapbook	Feb.72	SPIEGELBERG BROTHERS - Bankers And Merchants To New Mexico Territory. History of their activities as Bankers & Merchants James King of William, Colorful Banker (check illustrated) by CCRT member Jack Weaver	118 172
		Van Wert Collector Due Four Cents. 4¢ refund check illustrated issued by Montgomery Ward	172
		Numismatics Of 'Old Alabama' Cont'd. from Jan. 72 issue	180
Numismatic Scrapbook	Mar.72	Forest City Bank Chip Off City Bank by CCRT member Eugene Morris. History of Forest City Bank with illustrations. Weaver Presents Enticing Check Potpourri. Illustrated with text are: Post Trader draft, Cooper Shop Volunteer Refreshment Saloon "check" for bread, Civil War Assistant Treasurer check and Post Office Department draft.	262 286
		Numismatics Of 'Old Alabama' Cont'd from Feb. 72 issue.	290
Numismatic Scrapbook	Apr.72	Numismatics Of Old 'Alabama' Continued from March 72 issue	338

## CHECK REFERENCE MATERIAL (Cont'd)

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Apr. 72

<u>Publication</u>	<u>Issue date</u>	<u>Title</u>	<u>Page #</u>
Numismatic Scrapbook	Apr. 72	Presbyterian Minister Specializes In Checks Of One Cent Value. Pictured is Dr. Malcolm C. Thompson, active CCRT member. Contains illustrations and text.	384
Coin World	Mar. 15. 1972 issue	Early English Check, Note Illustrated, dated Aug. 14, 1675	11
		Pastor Assembles Fascinating Check Collection As Numismatic Speciality. Two and a half pages of illustrations and text. 16 checks and checks signed by persons with religious related names.	32
		Big Check In Okinawa Article on largest check ever presented a bank in Okinawa - 5 1/2 x 3 feet.	53
		Demand Growing Steadily For New, Colorful Checks. Discusses modern and unique type checks.	63
		Check Group Continues To Grow Information about CCRT.	64
		Checks Feature Colorful Scenes Discussion of modern Canadian checks with illustrations by CCRT member Harold Don Allen.	65
The Numismatist	Mar. 72	The Confederacy's First Financial Crisis Discussion on printing of Confederate notes, mentions ABNC., banks, printing plates, lithographic stones etc.	340
Hobbies To Enjoy	Book #27	Check Collectors Round Table Three full pages devoted to CCRT, check collecting, revenue stamped paper.	30
Paper Money (Official publication of Society of Paper Money Collectors)	Vol. 11 No. 1	Counterfeiting in Germany After World War 1. Counterfeiting is of interest to a number of CCRT members. This article concerns printing of German paper money. Contains many illustrations.	7

Fig. 34  
Apr. 72

CHECK REFERENCE MATERIAL (cont'd.)

OTHER PUBLICATIONS OF INTEREST

Correction - The combined issues of THE NEW IOWA-NEBRASKA BANK directory was reported in the Jan. 72 issue of TCL as available for \$7.00. Larry Adams sends word it will be issued in two separate volumes this year, Iowa directory is \$6.00 and Nebraska directory is \$5.00. Order from Northwestern Banker, 306 15th St., Des Moines, Iowa 50309

PROSPECTOR, COMMAND, AND SODBUSTER. This book relates the trials of emigrants and pioneers in subduing a rugged new land and building the Old West. It describes more than 200 sites and buildings in 18 Western States that illustrate or commemorate our western heritage and also provides a background narrative. The site descriptions include information on location, ownership and administration, historical significance, and present appearance. Topics discussed include the hectic life in mining towns and camps; the historic cattle drives, cowboy life; the Oklahoma land rush; cattle kings and companies; range wars between cattlemen and sheepmen; and the hardships and triumphs of the sodbusters. 1967. 320 p. il. Order Nos. 1 29.2H 62/9/v.11 S/N 2405-0005. Clothbound, \$3.00. Order from Superintendent of Documents, Govt. Printing Office, Washington, D.C. 20402

VALUABLE EXTINCT SECURITIES (1929) by R.M. Smythe. Contains a great deal of information about obsolete securities that could be of use to a collector. Available from American Numismatic Association library.

AMERICAN CHECKS AND AN EXAMPLE OF THEIR USE by Redlich, Fritz, and Webster. M. Christman. Reprint from "Business History Review", Vol. 41, No. 3, (Autumn 1967) pp 285-302. <sup>and</sup>

EARLY AMERICAN CHECKS: FORMS AND FUNCTIONS by James P. Baughman. Also a reprint from "Business History Review", Vol. 41, No. 4, (Winter, 1967) pp. 421-435

The above two reprints discuss early check forms with text and illustrations. Articles are related. Worthwhile to those interested in early checks. \$1.00 each. Order from The Business History Review, Harvard Graduate School of Business Administration, 214-16 Baker Library, Soldiers Field Road, Boston, Mass. 02163. (These are presently available)

MASTER LIST OF UNCUT SHEETS of OBSOLETE BILLS and OLD BANK CHECKS Frank F. Sprinkle, (1964) Paper covers 62 pp. Lists notes and checks by states and cities. Indicates Common, Scarce, Rare. No values given. Out of print.

DICTIONARY OF PAPER MONEY - Dr. Muscalus (1947) Lists "denominational checks" - those checks in the similitude of bank notes issued by business organizations. Unknown if available.

BIBLIOGRAPHY OF HISTORIES OF SPECIFIC BANKS - Dr. Muscalus (1942) Unknown if available.

NORTH AMERICAN CURRENCY - Grover C. Criswell, Jr. (1965 & 1969) Lists and illustrates obsolete paper money by states, also lists Confederate States of America. Few stocks and bonds illustrated. Valuable for matching vignettes on checks with those on obsolete paper money.



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CHECK REFERENCE MATERIAL (cont'd)  
OTHER PUBLICATIONS OF INTEREST

CONFEDERATE BONDS - Grover C. Criswell

TYPE REGISTER of CHECKS, MONEY ORDERS, BONDS, TALONS and COUPONS in the SOVIET UNION 1917-1924 (Helsinki 1971) Erik Johanson. Illustrates all items listed in title with brief description below. Paper covers, 44 pp. Very limited edition. Order from Intercol, Box 1122, Menlo Park, Calif. 94025. \$5.00, \$4.00 to Paper Tiger subscribers.

HOW TO MINE AND PROSPECT FOR PLACER GOLD - Bureau of Mines Information Circular/1971, United States Department of the Interior. Gives some history of placer gold mining, striking claims, problems, gives methods, selected bibliography with notations etc. Also shows maps of gold areas and illustrates devices used. You'll have a better understanding of what the 49'ers had to do - and the price is right-50¢. Order from Superintendent of Documents, U.S. Gov't. Printing Office, Washington, D.C. 20402. Paper covers 43 pp, 8½ x 11. Catalog Number 128.27:8517 Stock Number 2404-0964

THE COMPLETE BOOK OF AUTOGRAPH COLLECTING (1971) This book was listed in TCL #9 with incomplete information. Here's full details: George Sullivan author, \$4.95, Dodd, Mead & Co., 79 Madison Ave, New York, N.Y. 10016.

\* \* \* \* \*

PRACTICE CHECKS?

Can anyone help with samples of practice checks used by students in business colleges?

George W. Aschenbrenner ran across a bound book of checks. On the inside of the front cover was the name "C. J. Hurst". About 20 checks had been torn out but none of the stubs were filled in. One check of those remaining has been filled in - in ink - in the amount of \$5,000. It was dated April 9, 1895 and was payable to C.J. Hurst.

The check is in red ink on ivory paper. The text is centered slightly to the right. In the upper left is an indistinct design in light green ink. It appears to be a framed photograph of trees.

There is a light green tinting of the area covering the dollar-in-words line and the area for signature.

Ornate letters at the top of the check proclaim "The Enclid Avenue College Bank" and in small letters just below "of Canton's Business College."

It would be interesting to know if the use of practice forms for check writing was prevalent at the turn of the century.

Will anyone who has similar checks please write to Mr. Aschenbrenner at: 2501 Via Rancheros - Fallbrook, California 92028 or to: Bob Duphorne - P.O. Box 1305 - Albuquerque, New Mexico 87103

Fig. 96  
Apr. 72

# SOME VARIOUS STYLES OF MECHANICAL CHECK CANCELLATION

William R. Heald (CCRT #8) P.O. Box 216, Albuquerque, New Mexico 87103

On the following two pages are shown some of the various types of mechanical check cancellations used by banks, in the past.

Most of the PAID types of cancels date from the 1890's to the 1950's and since that time automatic check cancellation machines using rubber rollers, like a rubber stamp, have found wide use.

PAID cancellations could rightly be called "PUNCH" cancellations, since the cancelling machine uses short steel rods which punch thru the paper and remove a small piece. Usually these machines could punch a stack of checks at one time.

CUT cancellations, cut thru the paper but do not remove any of the paper as the "Punch" cancellation does.

The CUT cancellations shown cover a period from 1870 to 1900.

All of the cancellations illustrated are found on checks in my collection which cover a period from the 1850's to the present.

I am sure that there are other types or styles of cancellations other than the ones shown here. Look thru your collection, you may be surprised at the variety of cancellations used. (see illustrations next 2 pages)

ALWAYS WANTED !

Unsorted trunk contents

Old checks and financial paper, business records

Early historic documents and autographs

Old religious material, especially military chaplains,  
pre-1800 sermons and bibles, relics, letters

Pre-1870 American maps and atlases

Auto, transportation, aviation history

Good books and anything  
historical

What can you offer ?

COHASCO, INC.

321 Broadway New York, N.Y. 10007

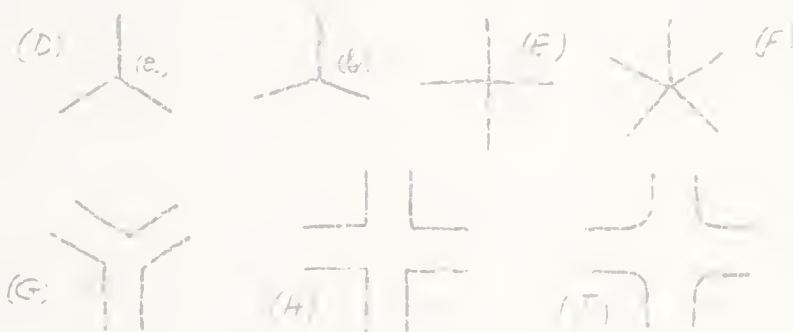
(CCRT #148)

Apr. 26  
72



12

Fig. 9c  
Apr. 72





P. 99  
Apr. 78

WANTED

WANTED

WANTED

WANTED

WANTED

WANTED

Need one check on each of the following banks, drawn in year listed.  
Will purchase outright, or will trade, if I have any material in  
which you are interested.

1850 Sather & Church

1850 D. J. Tallant & Co.

1851 Drexel, Sather & Church

1851 Tallant & Wilde

1855 Parrott & Co.

1855 Garrison, Morgan, Fretz  
and Ralston

1859 Sather & Church

1861 Sather & Co.

1863 Tallant & Co.

1864 Bank of California

1865 London & SF Bank

1867 J. W. Seligman & Co.

1871 1st National Gold Bank

1873 Anglo California Bank

1876 Lazzard Feres

1883 Crocker Woolworth & Co.

1884 London Paris and  
American Bank

1884 1st National Bank

1886 Crocker Woolworth Nat'l Bank

1887 Sather Banking Co.

1890 Sisson, Crocker & Co.

1891 Tallant Banking Co.

1897 San Francisco Nat'l Bank

1906 Crocker Nat'l Bank

1908 London Paris Nat'l Bank

1909 Anglo & London Paris Nat'l  
Bank

1909 Anglo California Trust Co.

1910 Bank of California, N.A.

1932 Anglo California Nat'l Bank

1963 Crocker Anglo Nat'l Bank

? Crocker-Citizen's Nat'l Bank

Am also looking for checks drawn on the Bank of  
LaPorte, LaPorte, California--especially interested  
in those with special markings of any kind.

VINCENT D. OEHRLEIN

P.O. DRAWER 270 SAN PEDRO, CALIF. 90735

WANTED

WANTED

WANTED

WANTED

WANTED

WANTED

## CANCELLED CHECKS - WORTH MORE?

Don Allen (CCRT #56) Nova Scotia Teachers College, Truro, N.S. Canada

A recent reference to tax evasion in MONEYSWORTH (Vol. 2, No. 9 - February 7, 1972) tells of an American who "increased his medical deductions by the simple expedient of changing the amounts on his checks after they had been cashed." According to the report, "unknown to him, his bank was in the habit of printing the face amount of the check at the bottom, in invisible ink." The printing alluded to may, of course, have been the magnetic-ink MICR encodement, familiar to all collectors of modern checks, but highly visible. If this is an "invisible" variant, or if "invisible" routing stamps are used, "black light" research clearly is called for. Philatelic supply houses have practical "black light" units, primarily for use with "tagged" postage stamps. Care must be taken to protect eyesight. Printings and underprintings sensitive to various ultraviolet ranges are, of course, well established ploys in security printings.

\* \* \* \* \*

### OTHER ORGANIZATIONS

CCRT always tries to cooperate with and help support related organizations which have general and common ground with our organization. Groups which we believe relate to our collecting interests or who have previously cooperated with us and are of benefit to CCRT members are listed below. From time to time we'll continue to give information about them and furnish necessary application forms when possible. In the next issue we hope to feature Paper Money Collectors of Michigan. Get complete information from the organizations listed. And be sure to tell them CCRT "sent" you.

American Numismatic Assoc.  
P.O. Box 2366  
Colorado Springs, Colo. 80901

Paper Money Collectors of  
Michigan (Dues \$4.00)  
PMCM Sec'y. Treasurer  
P.O. Box 951  
Saginaw, Mich. 48606

Society of Paper Money Collectors  
Vernon L. Brown, Sec'y. (Dues \$5)  
P.O. Box 8984  
Fort Lauderdale, Fla. 33310

Manuscript Society  
Mrs. Wanda M. Randall, Ex. Sec'y.  
120 Prospect Ave. (Dues \$10)  
Princeton, N.J. 08540

American Revenue Association  
Mr. Bruce Miller, Sec'y. Treas.  
1010 South 5th Ave. (Dues \$4)  
Arcadia, Calif. 91006

California State Numismatic Assoc.  
Mr. Charles G. Glover, Sec'y.  
611 N. Banna Ave. (Dues \$5)  
Covina, Calif. 91722

American Tax Token Society  
Ref. Jerry Bates  
c/o Charles Carter (Dues \$2.)  
721 Glencoe St.  
Denver, Colo. 80220

\* \* \* \* \*

### "CHECKS"

A few years ago a credit card company reported on a survey on the amount of money owed the firm that "floats" in the mail in checks prior to delivery. They claim that the average amount of money for one working day is \$2.5 million, which cannot be used in as much as it is in transit. It is thought that checks originated with the rise of modern banking in the Italian city-states of the 15th century.

Info on Clearing Houses

Pr. 101  
Apr. 72

The following article was received just prior to the passing of Lesley Lodge, recent editor of CALCOIN NEWS. It appears as copied- with no title. We are indebted to the California State Numismatic Association for its use here.

(From the January 1959 issue of CALCOIN NEWS, official publication of the California State Numismatic Association. No author's name appears with the article.)

Russell Schumacher, executive director of the San Francisco Clearing House Association, was speaker at the December 4, 1958 meeting of the Peninsula Coin Club in Palo Alto (Calif.); his subject: "The San Francisco Clearing House Association".

"The idea of a clearing house had its origin in London, where bank clerks exchanged checks in the coffee houses," Schumacher said. "Higher-ups saw the value in such an exchange, and originated a clearing house in 1773."

The New York Clearing House was formed in 1853 and the San Francisco Clearing House in 1876.

Schumacher explained the difference between clearing house loan certificates and clearing house certificates. The former were used primarily by banks to settle balances among themselves, whereas the latter were used by the man in the street, the speaker said. "Certificates were used in the East in 1850 and in 1893," according to Schumacher, but were first used in the West during the panic of 1907. "Unlike the causes of other depressions and panics, in 1907 there was just a plain scarcity of money," he said. "The scarcity spread like lightning, and in just two or three weeks was general over the country."

Authorized October 28, 1907, San Francisco Clearing House certificates are dated November 1, 1907. These could be obtained by banks in exchange for clearing house loan certificates, of higher value -- \$1000, \$2000, \$3000, \$4000, \$5000, \$10,000 and \$20,000. Loan certificates were issued to the member banks in exchange for collateral deposited by them. The Clearing House loan committee of three men met daily. The committee gave the banks no more than 50 percent of its appraised value of collateral turned in, and holders of certificates were charged 6 percent interest, according to Schumacher.

\* \* \* \* \*

HAVE HERSHFIELD HELPER AND VI GINIA CITY MONTANA  
CHECKS FOR TRAIL FOR OLD COVERS OR FINE PRE 1865  
STAMPS.

HARRY I FINE, 2114 E BALSAM AVE., MESA, ARIZONA 85204

\* \* \* \* \*

17. 100  
Apr. 72

## THE CHEQUE BANK

Larry Adams (CCRT #4) 969 Park Circle, Boone, Iowa 50036

(Note - The following story is from the book BANKING-SECURITIES, TRANSPORTATION, INSURANCE AND FOREIGN TRADE (1897) by Seymour Eaton, The King-Richardson Company, Springfield, Massachusetts, pages 80-81.)

This is an English institution with a branch in New York City and agencies in other cities. This bank sells to its customers a book of checks each of which can be filled up only to a limited amount (as shown by printed and perforated notices appearing on the blank). For instance for £100 one can buy a check book containing fifty blank checks each good, when properly filled up, for £2. Each of these checks is really a certified check, only it is certified in advance of issue. Its payment is guaranteed by the bank rather than by the maker. Any of the thousand or more foreign banks which are agents for the Cheque Bank, see these check books and cash the checks when presented.

The Bank of England is a bankers' bank in the sense that it holds reserves of other banks, and makes those final payments of cash which close the general balance of transactions. The Cheque Bank is a bankers' bank in the opposite sense of making deposits in all other banks and employing them as agents. Although the checks are issued for limited amounts they may be drawn for any amount within the maximum value. The amounts that may be short-drawn, go towards the cost of a new check book, or may be returned in cash. A form of claim for the short-drawn balances is provided on the cover of each check book. Check books are made up to suit the customers' convenience, and may be had either with checks all of the same denomination or of assorted values. Paid checks are returned when request for them is made. All checks are issued "crossed" and payable to order. This requires the endorsement of the persons to whom the checks are paid, and the further security that checks can only be cleared by passing through the hands of a banker. A peculiar feature of the Cheque Bank is that it entirely abstains from using, or even holding, the money deposited in payment of check books. This money is left to draw interest and to meet demands, in the hands of the bankers, through whom the check books are issued. These checks are being used largely by travelers instead of letters of credit. The American and other express companies have a form of check which is very similar and which is used largely by Americans traveling in Europe.

\* \* \* \* \*

### NOTES FROM THE MEMBERSHIP SECRETARY

I am happy to report that our membership has been increasing rapidly since CHECK LIST #9 came out. Almost 40 new members have joined us as of April 11. Several more 1972 renewals have come in as a result of reminders that I sent out.

Everything is moving along OK, and I appreciate the co-operation of the members since I have taken over as membership secretary. I wish to thank members Jon C. Cook #238, Ray Rathjen #12, Antony Hales #256 (England), Richard Selzer #31, and William R. Heald #8, who have recently helped in sending out CCRT applications to prospective members, and also to Frank D. Guarino #262, Box 786, Marco Island, Fla. 33937 who sent out a number of applications with his recent price list of stock certificates.

If you need applications or if I can be of help to you in any way, please write me. Larry Adams, 969 Park Circle, Boone, Iowa 50036



COIN CHECK  
One In a Series of Six

A natural for the coin enthusiasts among us is the distinctive set of checks recently introduced by First National Bank of Nevada (F.O. Box 461, Reno).

Each of six checks reproduces in natural color a likeness of a well-known United States coin. Included are the Indian Head "Fenny" (a misnomer), Buffalo Nickel, Mercury Dime, Morgan Dollar, Eisenhower Dollar, and (Indian Head) Half-Eagle.

Check designs are copyrighted 1971 by Kent Designs Ltd. and checks printed by Rocky Mountain Bank Note Co., Las Vegas.

According to Don Allen, who uses the checks in American-funds international transactions and who made specimens available for distribution in The Check List, a \$100 minimum initial deposit is required to open a checking account at First of Nevada, but no specified minimum balance need then be maintained. Charges, on a sliding scale, "seem fairly representative for a United States bank", Don notes.

\* \* \* \* \*

FOR SALE      FOR SALE      FOR SALE      FOR SALE

OLD STOCK CERTIFICATES SUITABLE FOR WALL

DECORATIONS OR JUST PLAIN COLLECTING.

2 DIFFERENT    \$1.25

ROBERT P. MILLS      BOX 9246      RICHMOND HEIGHTS

MISSOURI 63117

\* \* \* \* \*

City of Yonkers, N. Y.

Aug 13

155

Treasurer of the Board of Water Commissioners,

Edward Lloyd George Esq. -  
 One hundred and sixty days - - - - - 100  
 For Salary as Consulting Engineer  
 1 day -

Wm. H. City Clerk  
Circuit Court

Cheek made out to and endorsed [oldest general to participate in the  
by General George S. Greene the Civil War

## Check-Collecting Growing in Popularity

By MARIE A. JOHNSON,  
Clinton, Mich.

Still in the nucleus stage but rapidly growing and gaining in popularity, is a group who call themselves "The Crack Collector Round Table." The organization, which was formed in Oct. 1969, is devoted to collecting old chisels.

The group publishes quarterly a collection called "The Check List" which is edited by Robert G. Flannery, Cincinnati, Ohio, and through the media checked, advertised, sold, and traded, accompanied by many interesting articles having to do with the history of banking, numismatics, and the use of checks, themselves.

Cheques, often beautiful and of historical interest, are divided into many different categories, such as those bearing round or rectangular revenue stamps, by the beautiful vignettes printed on some of the early drafts, checks issued by railroads, by banking companies, &c. Well known examples among those of the Civil War are by the United States Treasury and the Farmers Loan and Trust Company.

A common popular form of creek culture is the tradition in which, having been "sunk," the unfortunate victim on one occasion lured to two different periods of our history. The first period was during the Civil War to pay off the federal debt incurred by this war, the second time was in the late 1890s, and early 1900s for the purpose of paying the expenses of the United States' American War. Two billion dollars to pay for our present day wars in the future!

The College Collections Round Table has a meeting being held in conjunction with the annual meeting of the American Neurological Association, held this year in August in Washington, D.C. and scheduled to be held next year in August in New Orleans, La.

[illegible]

Banking in the United States began around 1790 when one of the first banks, The Bank of Pennsylvania was born of the necessity to help finance our starving army. Three prominent men, Alexander Hamilton, Thomas Paine, and Robert Morris were proponents of this early day bank with the hope that it would be a beginning of an extensive banking establishment in this country. With the beginning of banking came the advent of the first checks written to the order, and surprisingly enough a number of these very old checks written in the late 1790's are still in existence and in collectors' hands.

As man collects, he becomes priced out of reach. If the average person the office or will cost about \$100 a new avenue to satisfy his desire to collect. As often in the case of today's trash becomes too high to reach, and in this case checks to some extent are filling this need of many in search of an interesting and educational hobby, but also one which is not financially prohibitive.

## THE CASE FOR MODERN COUNTER CHECKS

11. 10,  
Apr. 72

George L. Draper (CCRT 276) P.O. Box 398, Tivoli, Texas 77990

I am a brand new member of CCRT. Today, I received the first issue of THE CHECK LIST along with an amended membership roster. I was glad to get all the information but was disturbed over one thing. I noticed only three members that listed modern counter checks as a primary collecting interest.

I feel that when we as check collectors ignore such a sizable portion of our hobby, we are doing it a disservice.

In the first place, many banks today are discontinuing the use of counter checks. A Texas bank official told me recently that counter checks will soon disappear in all Texas banks. A recent letter from a Massachusetts collector relates the fact that almost all banks there have already discontinued their use.

Anything that will soon be a thing of the past should be eyed with more than passing interest by members of our hobby. I have taught history in the past and am aware of the historical value of yesterday's checks as a part of our history. Let us not forget that today will be tomorrow's yesterday.

Where else can you build a collection of checks with pictorial scenes, animals, buildings, special events, etc. ad infinitum, for little or no cost? In many areas today you can walk into banks and pick up several books (with 25-100 in each book) of checks free. In areas where this cannot be done, you can buy or trade from dealers or fellow collectors for as little as a nickle each.

I have in my possession many interesting checks that are as modern as moon-walks. I have checks with missions, animals, bank buildings, tulips, historical information, flags, even dinosaurs! All collected at very little expense. Regardless of your hobby or avocation, you can probably find a counter check that relates to it.

With literally thousands of banks still issuing counter checks---the field is ripe, now. In just a few months or years, it will be drastically limited. I just learned this week that one of the banks in our county has ordered its last counter checks--when those on hand are gone ---that's it. More banks are doing it is every month.

Let me suggest that you go to the banks in your area--pick up checks--if they are not out, ask for them. If you see a check that you like from a bank far away, write to that bank and ask for a book. Most banks will gladly oblige because that is good advertising for them. Find other collectors (Check CCRT's roster for letter "E"), and encourage others to begin such a collection. Invest some trading material or a few dollars for a nucleus from other states or areas of your state. (Don't ignore collectors in foreign countries). Don't be afraid to set up a display of your moderns and show wherever you get the chance. Offer to trade your duplicates for others. Before you know it, you will have a large collection, plus the satisfaction of accomplishing something with your hobby

Help preserve history for a future generation --collect moderns!

Apr. 72

# CCRT MEMBERSHIP ROSTER

The membership roster enclosed with this issue contains all CCRT member's names, up to and including April 30, 1972, other than those few who do not wish their names published. Such an undertaking involves considerable time, work and expense. In order to alleviate this additional burden, we do not plan to issue another complete membership roster for several years. However, supplemental rosters will be included with each issue of TCI in order to list all new members, changes of address and changes of interests, etc.

Please file this 1972 roster in a safe place. Add the supplemental rosters to it and/or make changes of address as each supplement is received.

New members joining after May 1972 will receive this 1972 roster plus any of the supplemental rosters that may have been issued.

## TRUE IN 1790 - TRUE IN 1972

"Every loan which a bank makes is in its first shape a credit given to the borrower on its books, the amount of which it stands ready to pay either in its own notes or in gold or silver, at his option. But in a great number of cases no actual payment is made in either. The borrower frequently, by a check or order, transfers his credit to some other person, to whom he has a payment to make; who in turn is as often content with a similar credit, because he is satisfied that he can, whenever he pleases, either convert it into cash or pass it to some other hand as an equivalent for it. And in this manner the credit keeps circulating, performing in every stage the office of money.....Thus large sums are lent and paid, frequently through a variety of hands, without the intervention of a single piece of coin."

The above words are from the pen of Alexander Hamilton written in 1790. Who could express the function and performance of checks any better?

## EVERY MEMBER

## GET A

## NEW MEMBER

## ENCOURAGE YOUNG NUMISMATISTS

## TO JOIN CCRT TOO!

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